PHD

Managing insecurity and change: low-income households with means-tested social security benefits
(Alternative Format Thesis)

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Managing insecurity and change: low-income households and social security

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Abstract

This thesis aims to understand the nature and implications of short-term income change and insecurity for low-income households using qualitative methods and income and expenditure diaries. There is evidence that low incomes, rather than being static, change from one year to the next and within the year. Further, that those on the lowest incomes are more likely to experience income change. However, little attention has been paid to the experience and management of this short-term income change and how it shapes the management and coping strategies of low-income households.

This research is framed by the concept of insecurity, which has been defined to encompass three elements: inadequacy, instability, and constraint. The research takes a qualitative longitudinal approach to focus on the experience, financial management and coping strategies of fifteen low-income households (defined by receipt of means-tested benefits) over periods of up to five months. The sample was found through contact with different local organizations and included single people, single parents and couples with children. The data collected included repeated qualitative interviews to track income and expenditure and to record experience over time. Five of the respondents also completed income and expenditure diaries.

The findings reveal the importance of income and circumstance change and insecurity in the experience of low-income households. The timing and frequency of income receipt and the number and mix of sources (and their relative stability) were important in shaping this experience. Short-term income change was typically met through short-term and flexible budgeting, saving and borrowing strategies or practices of change, when they were available. This often meant a relational, flexible, and needs-based role for family, friends, organizations and communities in smoothing income and need. Work and social security benefit income and its interaction were crucial drivers of insecurity and a related lack of control and dignity. The design and delivery of Universal Credit meant it could exacerbate income instability and inadequacy and this thesis calls for the experience of claimants and the principle of security to be central to future social security provision.

Acknowledgements

“Unless somebody like you cares a whole awful lot, nothing is going to get better. It’s not.”

Dr Seuss

I dedicate this thesis to my niece Kit – for the hope you give me.

As I start to prepare for a ‘virtual’ viva, I can’t ignore the difficulties of this ‘covid era’. In particular, how it has parted us from each other – at a time when human contact, compassion and solidarity are needed more than ever. As writing a PhD thesis teaches you – some days carrying on is an achievement. This thesis would not have been possible without others and I acknowledge your encouragements and support.

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Finally, to education and continued learning – this PhD has allowed me to open up, to think and read and write and discuss ideas in a world that can sometimes feel quite closed. The future also looks a bit more uncertain, but I hope collectively we can remember the power of education to change our lives and to change the world.

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Tables and figures

1. Introduction

This thesis is about the experience of income change and insecurity within low-income households. It addresses the lack of attention paid to time, change and insecurity in social security policy and research through new empirical research with low-income households. This includes in-depth interviews over time to establish whether change was occurring, how participants experienced, managed and coped with change, and what significance this has for policy. The central argument is that the experience of income change should be central to conceptions of insecurity and within policy discussions. Income receipt is not static, particularly for those claiming social security benefits and temporal considerations matter.

The world has become more insecure in material ways, as discussed in the next three chapters, and income change in the form of wages and social security benefits is a crucial and under explored dimension of this. This research adds further weight to the growing body of evidence that those on the lowest incomes have experienced increased income insecurity in the form of unstable and inadequate income that does not meet their needs over time. Households on low and variable incomes may also have fewer means of smoothing income, addressing needs and coping over time. Increases in in-work poverty show how income from work increasingly fails to provide income security for those on the lowest incomes. Further, although the social security system seeks to address this insecurity, it can also fail to provide stable and adequate income. Relational borrowing and support, including from friends, family and charitable organisations can partly address this income instability and inadequacy and related constraint but is not equally available and has costs.

This introductory chapter has five sections: theoretical underpinning; approach and perspective; empirical component; research questions; and thesis outline.

1.1 Theoretical underpinning

The thesis is underpinned by the concepts of insecurity, poverty and agency. There are various definitions applied to the concept of insecurity. Here, a three-part conceptualisation of insecurity, comprising income instability, inadequacy and constraint was developed by the author after reviewing theoretical and empirical literature.

The concept of income instability is developed from the income volatility literature, specifically the work of Hills et al (2006) in the UK and Morduch and Schneider (2017) in the US who both identify short-term income and expenditure change in low income households (see section 3.2.1).

The concept of income inadequacy is developed from literature that focusses on whether incomes are adequate to meet need. This includes the work of Hill et al (2016) who focus on the experience of living below a minimum income standard, Silburn and Becker (2009) who focus on the role of the social security system in addressing income inadequacy, and in-work poverty literature that focuses on inadequate income from work (Hick and Lanau 2017) (see section 3.2.2).

The concept of constraint is developed from a diverse literature that draw out subjective experiences of instability and inadequacy and how it is experienced as a lack of dignity (Silburn and Becker 2009; Walker 2014; Patrick and Simpson 2019), freedom and choice (Orton 2015; Sen 1999; Wolff and De-Shalit 2007) (see section 3.2.3).

This framework was then applied to an empirical exploration of the lives of means-tested benefit claimants. The thesis also engages with the concept of poverty as a dynamic lived experience. The empirical findings attempt to situate practices of change within ‘’dynamic’ and ‘lived experience’ conceptualisations of poverty. Practices of change are defined by the author as practices that address income and circumstance change, often by being changed themselves in flexible ways.

The thesis also holds agency to be crucial to the understanding of experience and “getting by” (Lister, 2004) over time but within context and subject to complex constraints. Rather than ‘rational economic actors’ making calculations based on self-interest, participants act within social and relational contexts and often adopt short-term and complex strategies or actions. Understanding experience reveals the nature and implications of short-term income change and provides insights into the lives and actions of low-income households and how these interact with policy. Gender plays a crucial role in studies of household income, poverty and the welfare state (for example, Millar and Glendinning 1989; Payne and Pantazis

1997; Daly and Rake 2003; Goode 2010; Bennett 2013). However, intra-household distribution is not the main focus here.

1.2 Approach and perspective

An interpretive approach shapes each part of the research process. This recognises human experience as meaningful and insightful and positions the interpretations and understandings of participants at the heart of the research. This ‘experience’ is also interpreted and understood by the researcher and knowledge created by the interaction between researcher and participant.

1.3 Research Questions

The primary and secondary research questions addressed within the research are:

1. How do the incomes and circumstances of low-income households vary over relatively short periods?
2. How do low-income households experience, manage and cope with income change and insecurity in relatively short periods?
    a. How important are different sources of income, their adequacy, stability and the timing of their receipt to the experience of short-term income change?
    b. What role does financial management play, including expenditure patterns, borrowing, and saving, in managing short-term income change?
    c. What role do familial and relational networks play in coping with short-term change?
    d. How are work and social security experienced in relation to security and insecurity?
3. What significance do insecurity and change have for policy?
    a. Is the social security system appropriately responsive to income change and insecurity?
    b. How might the social security system respond better?

These questions seek to establish the extent and nature of income change within the sample, examine in detail how it is experienced, managed and coped with, and what this means for policy. Experience refers to the subjective interpretations of participants and how they explain what income change and insecurity mean within their lives; management refers to their expressions of constrained agency, in particular how they actively arrange their finances and lives; and coping refers to Lister's (2004) conception of "getting by" (Ibid, p.130) which can have active and passive elements but is an expression of agency (see chapter 4).

1.4 Research design and methods

This thesis is primarily concerned with income change and insecurity, especially for low-income households, and with the role of working age social security benefits. A sample was therefore sought that included low-income households with one or more sources of income and potential for change in income over time. Households receiving working age means-tested benefits are a good way to achieve this because they represent a large population on relatively low and variable incomes and because this allows for insights to be drawn into the interaction between different sources of income, in particular work and benefit income, and how they are managed. The sample criteria therefore included three participant characteristics, that participants should:

1. Be claiming mean-tested benefits (and therefore on a relatively low income and a member of a 'household' for benefit purposes);
2. Be of working age;
3. Have good knowledge of their household finances.

Participants claiming working-age means-tested benefits and with a diversity of other characteristics were recruited from a range of advice and support organisations and through handing out flyers in Bath. Relationships were built with organisations and participants through visits, talks and voluntary work that aided recruitment and gave another perspective to the experience of participants. Fifteen means-tested benefit claimants were interviewed in depth, including repeat interviews and income and expenditure diaries for a smaller sample (5) over periods of up to five months. In total thirty-six in-depth semi-structured interviews were conducted, and more than sixty weeks of income and expenditure diaries completed.

Diary data was analysed using Microsoft Excel to establish basic measures of variation and used to inform interview discussions, with all final interviews being used to discuss, check and reflect on findings. All semi-structured interview transcripts were coded using NVivo12 and analysed thematically using thematic framework methods in an iterative process and case analysis was carried out to reveal complex experience over time. Here, case analysis refers to the selection of participants with longitudinal data (diaries and repeat interviews) and the analysis of their accounts as a whole. This sits alongside the main thematic analysis, to provide more extensive illustration of key areas.

1.5 Thesis outline

Chapter two introduces the political and policy context of the thesis, including political change, austerity and spending cuts falling heavily on people of working age, work and poverty and welfare reform and Universal Credit. It also addresses the importance of timing and change in social security policy.

Chapter three establishes income insecurity as the central theoretical grounding of the thesis by setting out the broad development of the concept, the author's three aspects of instability, inadequacy and constraint that shape the lives of low-income households and the extent and impact of insecurity in the UK. This chapter highlights the underdevelopment of the concept of Insecurity, which is addressed by this thesis.

Chapter four addresses two other theoretical underpinnings of the thesis, poverty and agency, and sets out how research questions fit within wider literature. It shows that studies of income change have not usually focused on the experience of short-term change, and that studies of the experience of low income have failed to fully investigate or focus on how short-term income change and related temporal disruptions shape experience.

Chapter five sets out and justifies the methodological approach, design and fieldwork of the research. It firstly sets out the research questions, discusses the interpretivist and qualitative longitudinal approach of the researcher and outlines the research design. It then details fieldwork practices, including sampling, recruitment, design and deployment of research instruments before explaining how the data was analysed. It finishes with reflections on the role of the researcher, in-depth and longitudinal research and limitations of the chosen approach.

Chapter six draws out the meaning of 'Income change' in participants' lives by detailing 'self-identified income change' reported by participants from one payment to the next in their first interview, and 'recorded Income variation' which was recorded in income and expenditure diaries and repeat qualitative interviews. Income change refers to a specific change in income from one pay period to the next and income variation is a measure showing the difference between average income and actual income over time. Both show the prevalence and nature of income change within the sample which interacts with circumstances and is primarily related to work and social security benefits.

Chapter seven focuses on how participants perceived income change. This includes considerations of predictability, adequacy and time. It also focuses on the experience of the timing of income receipt, pay periods and dates, monthly payments and lump sums, and the receipt of different sources of income. All point to the importance of different interacting sources of income, their adequacy, stability and timing, to the experience of short-term income change.

Chapter eight considers the role of time in financial management, in particular budgeting time periods. It also focuses on the ten households with multiple members and explores the role of the financial manager in couple households and labelling practices in single-parent households. It shows that rather than simply a preference, timings were grounded in experience and knowledge, and financial management within households had relational dynamics.

Chapter nine focuses on financial strategies or practices of change adopted by households in order to manage unstable and inadequate income. These included cutting back spending despite need, increasing income where possible, and short-term saving and borrowing to smooth income. It shows the different levels of preparedness for unexpected expenditure, the way in which short term and flexible saving was utilised to meet specific and unexpected expenses and how different forms of borrowing were used to meet need when it arose.

Chapter ten outlines the relational strategies adopted by participants in order to smooth income, protect children and share security. It looks at how organisational and charitable support, smooths need and provides practical support and encouragement and how relational support includes sharing resources (including money), meeting need, covering costs and reciprocal support. It shows how timing and change were again central to these practices in terms of when support was delivered, received and returned and how income was smoothed over time.

Chapter eleven focuses on aspects of Universal Credit that relate to income instability and inadequacy and wider feelings of insecurity, in particular how monthly assessment and deductions challenge the adequacy and stability of payments. It also focuses on the interaction between wages and Universal Credit and the central role of time and timing in this interaction.

Chapter twelve takes an in-depth look at the major drivers of insecurity identified in previous chapters: work and social security. It outlines: experiences of employment restructuring and disability; changing jobs and family life; precarious work and changing hours; self-employment and the minimum income floor; incorrect payments and pressure to work; and disability assessments. The six case examples discussed in this chapter illustrate interacting changes of income and circumstance in the lives of means-tested benefit claimants and give detail and longitudinal illustrations of income insecurity over time and constraints on participants' lives.

Chapter thirteen summarises the findings, draws out implications for theory, literature and policy, sets out future research directions, and concludes the thesis.

The thesis seeks to develop the concept of insecurity within the lives of low-income households, it is original in its focus on the experience of income change in short periods, and its findings have relevance to key issues in current social security policy.

2. Political and policy context

This thesis is primarily about insecurity and income change and how it is experienced in short periods. This experience is heavily influenced by a wider political and policy context, including economic and labour market change and developments in the social security system. These changes have also had a disproportionate impact on working-age households on a low-income. As well as these broader changes, specific reforms to social security, in particular the design and delivery of Universal Credit, play a crucial role in the lives of low-income households. The way in which social security policy addresses income change is underdeveloped within policy and academic literature.

Devolved powers also mean that the picture is different in Scotland, Wales and Northern Ireland. These differences, which include a major re-imagining of social security delivery in Scotland[1] and alterations to the rules of Universal Credit provide an important alternative policy reality (Robertson et al. 2020; Patrick and Simpson 2020). This study focusses on England.

This chapter will briefly examine the political and policy context and discuss recent developments in the labour market and in the social security system and focus on timing and income change. It has two sections, the first sets out the context of political change; austerity and spending cuts; work and poverty; and welfare reform and Universal Credit. The second looks further into themes of timing, change and social security and starts to address the third research question: what significance do insecurity and change have for policy?

2.1 Political and policy context

The interviews for this research were carried out between 2017 and 2019, the end to a decade shaped by political and economic responses to the financial crash of 2007/8. The coalition government of 2010-15 adopted and embedded fiscal consolidation policies that meant deep cuts to public expenditure, including the working-age social security budget. The period following the global financial crash was also one of labour market fragmentation and increasing levels of in-

[1] Social Security (Scotland) Act 2018 (legislation.gov.uk)

work poverty, limiting both the incomes and options of the poorest people in the UK. Public services and the social safety net were also deconstructed on an unprecedented scale, further limiting the incomes, options and security of those who received some form of social security payment for childcare, unemployment and disabilities.

Three general elections and a referendum on membership of the European Union populated the years from 2015 to 2020 and meant political uncertainty, with change and delays to policy and its implementation. One political party dominated this period, the Conservative and Unionist party, and has set out to shape public policy in specific ways. For working-age people claiming means-tested social security benefits, this meant a new ‘simplified’ system focussed on incentivising work, behavioural change and a conception of individual responsibility. Embedding this ideological direction meant the biggest overhaul in social security provision since the founding of the post-war welfare state.

2.1.1 Austerity and spending cuts

The financial crisis of 2007/8 and the response of the coalition government of 2010-2015 ushered in a period of austerity and spending cuts that fell heavily on working-age, low-income households. As the Institute for Public Policy Research point out, the pause in real terms government spending since 2010 amounts to the longest on record, with public spending decreasing from 47% to 40% as a proportion of GDP (IPPR, 2019). These cuts in spending also fell hardest on certain government departments and on certain groups. The Department for Work and Pensions’ day to day spending recorded real-terms change of -40% between 2010/11 and 2018/19 (IFG, 2020) with those of pension age being protected. This meant cuts fell disproportionally on those of working age. The former chair of the work and pensions select committee Frank Field compiled evidence with help of the House of Commons Library suggesting that £37 billion less will be spent on working age social security in 2021 than in 2010 (Field, 2018).

2.1.2 Work and Poverty

For those of working age, the labour market is also changing and becoming less able to provide income security through adequate and stable wages. Relative income poverty rates in the UK have remained stable over the longer term, fluctuating between 21% and 23% since 2000 but the demographic make-up of these statistics has changed (Bourquin et al. 2019). In particular, poverty rates for those in work have risen. In the last two decades, the proportion of those in poverty with at least one person in their household in work, has risen from 39% to 56% (JRF, 2020a, p.32). Poverty risks are also increased for certain groups, with rises in child poverty rates in the last five years and those with at least one member of their household with a disability having higher rates of poverty (JRF, 2020b). Overall poverty rates therefore hide income dynamics, for example the same rate of poverty over time can mean some groups have seen their collective income increase (pensioners), while other groups have seen their incomes decline (working-age people) (ibid, p.19).

As well as rising in-work poverty, employment has become less secure for some people with an increasingly fragmented labour market. While the pre Covid-19 pandemic employment rate was at a record high (ONS, 2019) and most people in the workforce are in secure full-time employment (Fevre, 2007), the type and nature of the work people do is changing. There are increases in self-employment, part-time work and non-standard forms of work (Taylor, 2017) and the Trade Union Congress (TUC, 2017) estimate that, “over three million people – one in ten of the UK workforce – now face insecurity at work” (ibid, p.3). There is also evidence of changes in working conditions that give employers more flexibility and which threaten parts of a job valued by employees, which has been defined as job tenure insecurity (Gallie et al., 2017). Wages have also been shown to be far less stable from month to month than is often presumed, even for those in, “steady jobs” (Tomlinson, 2018, p.22). Thus, work can fail to provide income security.

Low-paid workers are also disproportionately affected by the fragmentation of the labour market. The Resolution Foundation found that low-paid workers were more likely to be anxious about changes in hours of work and more likely to want to increase their hours (Bell et al., 2020. p.4). As well as how much workers are paid per hour, the reliability of those hours matters. Little attention has been paid to the frequency of payments with an underlying assumption that this element is less important than pay. The Resolution Foundation found that increasingly low-paid workers are being paid monthly (ibid, 2020, p.4) despite longstanding qualitative evidence that people on low incomes generally prefer to manage their money in short periods (Shildrick et al., 2012; Daly and Kelly, 2015; Hill et al., 2016). About 15 percent of the workforce is paid weekly or fortnightly, rising to 31 percent of those in temporary or casual jobs (ONS, 2020). Control over this change is also likely to be with employers.

2.1.3 Welfare reform and Universal Credit

The social security system can also fail to provide income security. Over the past decade, various measures have been introduced to cut spending, including a benefit freeze in the level of working age benefits and cuts to in-work benefits, including limiting financial generosity of Universal Credit. As well as being a period of spending cuts, the decade from 2010, has also been one of radical and unprecedented ‘welfare reform’. These changes have been centred around the Welfare Reform Act of 2012 and introduction of Universal Credit, which brings together six ‘legacy’ means-tested benefits and tax credits.

Universal Credit will be the main focus within this thesis, but other significant reforms have changed and limited the support available to working age people. These welfare reforms involved implementing public spending cuts to social security provision (Millar and Sainsbury, 2018) as well as enacting long held political intentions to simplify the system, move people into work (or increased hours) and change claimant behaviour (Centre for Social Justice, 2009). Changes are too numerous to cover fully but a comprehensive and up-to-date timeline from January 2011 to January 2020 has been compiled by Newcastle City Council (2020) including around 200 timeline entries[2].

Universal Credit was introduced to a small number of ‘pathfinder’ areas (including Bath) in 2013 and its original completion date for full national roll-out was October 2017 (Revenue Benefits, 2020). After several phases of delay, computer system changes and related problems (Alston, 2018), Universal Credit was rolled out for all new claimants by 2018 and the current aim is for it to be fully rolled out by 2024 (op cit, 2020). It replaces Working Tax Credit, Child Tax Credit, Income Support, Income-related Employment and Support Allowance, Income-based Job Seeker’s Allowance and Housing Benefit, and will be claimed by 7 million

[2] Does not include changes in response to Covid-19

households when fully rolled out (Brewer et al., 2017, p.4). This means that Universal Credit will play a central role in the lives of low-income households in future years and will be a central concern of this research. There is also evidence that those on a low income for short periods of time will lose out in comparison to those on more stable low income (Brewer et al., 2019).

Key aspects of its design and administration will be discussed in the main body of the thesis but the focus will be on the adequacy and stability of Universal Credit income and how it interacts with other forms of income. One of the key aims of Universal Credit, is to provide a smooth and easy to understand transition into work that includes work incentives (Millar and Bennett, 2016). The ability of a benefit to facilitate the smooth transition of unemployed people into work has been a focus of policy discussion for a number of years. In order to facilitate these transitions and manage other types of change, design decisions need to be made about how income change is dealt with.

2.2 Timing, change and social security

Dealing with changes in income and circumstances is necessary in any means-tested benefit system, as the aim of means-testing is to match income to needs. The timing of benefit assessments and payments has been explored in relation to the design of social security benefits (Millar and Whiteford, 2019). However, the impact of volatility in income and expenditure on claimants' finances and lives is still relatively unexplored (see chapter 3). Expenditure is widely acknowledged as 'lumpy' or composed of different areas of spending at different times and subject to change. Income timing receives less attention, but can also involve multiple sources coming in at different times and the interaction of these timings is crucial to how people manage (Millar and Young, 2019). This section will be divided into three sub-sections: responding to change; Tax Credits and disregards; and Universal Credit and its monthly focus.

2.2.1 Responding to change

The design of the means-tested benefit system in the UK is arguably based on the assumptions that most low-income claimants will have static income and that when change occurs it is mostly predictable and short-lived. This basic process is illustrated in figure 1:

Figure 1: Responding to one-off income change

Stability → Change → Response → Stability

A more difficult role for the social security system involves responding to repeated income change. There is evidence that those on the lowest incomes are more likely to experience income change than those on higher incomes (Hills et al., 2006; Tomlinson, 2018) and so an alternative process is illustrated in figure 2:

Figure 2: Responding to repeated income change

Stability → Change → Response → Change → Response

These two illustrations show two simplified processes that must be dealt with by the social security system. The first could be understood as a key role of the system to step in financially when income changes, the second is an illustration of the difficulty of responding to repeated change. In order to address this change and to repeatedly smooth incomes, policy makers have different policy levers, for example disregards, waivers, payment frequency and limiting debt payments over time. Millar and Whiteford (2019) identify that overpayments are often the result of these policy choices but also point out that, “overpayments are not always debts” (ibid, p.13) and can be absorbed into the system by a government deciding to do so. This raises an important question about the shouldering of risk and whether it is the government or claimant who is responsible for balancing differences between entitlement and receipt in short periods caused by fluctuating income or changing circumstances.

The policy examples and levers already mentioned show how complex these issues can be, and that there are necessary trade-offs for policy makers. One such trade-off is between responsiveness and security: the need to respond to change, as close to when it happens as possible but also the need to provide support that claimants can rely on and predict. In making this trade-off, crucial design decisions must be made about timing and Millar and Whiteford (2019) identify three ‘key time periods’ – assessment periods, pay frequency and “length of time an award is fixed before reassessment” (ibid, p.14). In order to examine recent and current policy examples, table 1 shows how Tax Credits and Universal Credit compare in these three regards.

Table 1: Comparing the timings of Tax Credits and Universal Credit

	Tax Credits	**Universal Credit**
Assessment period	Yearly	Monthly
Pay frequency	Four-weekly or weekly	Monthly
Reassessment	Yearly	Monthly

These two policy examples will now be discussed to show how income change is responded to in practice.

2.2.2 Tax Credits and disregards

Working Tax Credit is an in-work benefit for those on a low income working more than 16 hours a week, and Child Tax Credit is an in and out of work benefit for those who are responsible for children. Both are included in the six means-tested benefits that are being replaced by Universal Credit. Tax Credits are described by HMRC as a, “flexible system of financial support”:

> *“The flexibility of the design of the system means that as families’ circumstances change, so (daily) entitlement to Tax Credits changes. This means Tax Credits can respond quickly to families’ changing circumstances.” (HMRC, 2016b, p.1)*

Entitlement is based on a claimants’ previous tax year earnings, with their payments adjusted during the year as they report changes or at the end of the year when their claim is finalised. In practice, this meant overpayments and underpayments were common, particularly when Tax Credits were introduced in 2003. This was partly due to the introduction of a new system but also to the unexpectedly high number of income and circumstance changes within a year period (Whiteford et al., 2003). In response to high numbers of underpayments and overpayments, the Government utilised the built-in policy levers: the income increase disregard and the income fall disregard.

Before April 2006, the Income increase disregard, the amount claimants' income could rise from the previous year before their current year award was changed, was £2,500. In order to address the volume of overpayments, the income increase disregard was increased from £2,500 to £25,000 in April 2006. This limited the volatility of Tax Credit income at the end of the year for many families who no longer faced repayments. This income disregard has been lowered at intervals since then[3] and was lowered to its original £2,500 level in April 2016.

The Income fall disregard, the amount claimants' income can fall before their award is changed, was introduced in April 2012. Official figures show that this has cut the number of underpayments, limiting the amounts paid back to people when they report lower incomes (HMRC, 2016b, p.8). Before April 2012, claimants could request a recalculation if they thought their income would be lower in the current year than the previous year, usually meaning an increase in their payments. Since April 2012, awards will not be changed unless the fall in income is more than £2,500 (Revenue Benefits, 2016). As well as its potential to limit the income of families who experience a drop in earnings, this disregard could cause complications for claimants managing different sources and periods of income.

Together, these changes challenge the stability and adequacy of Tax Credit income. The example of Tax Credit disregards, however, shows how a policy lever can be used to stabilise income and to determine whether the government or claimant shoulders the financial risk of changes in income within the year.

2.2.3 Universal Credit and its monthly focus

Universal Credit includes a rigid monthly assessment period and is paid monthly in arrears. These design features are different but related and introduce a new temporal reality for claimants. As previously stated, wages are increasingly being paid on a monthly basis and the monthly design of Universal Credit is linked to the way in which most people receive wages (ONS, 2020). Although the proportion of low-paid workers paid monthly is lower than the general population,

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[3] From £25,000 to £10,000 in 2011 and from £10,000 to £5,000 in 2013

recent research by the Resolution Foundation found that low paid workers are increasingly paid 4-weekly or monthly (Bell et al., 2020, p.19). However, Universal Credit will be rolled out to around seven million households and a proportion of these will not be in work because of disability, caring responsibility or other reasons and will be moving from weekly or two-weekly paid legacy benefits. The state is in effect moving those on the lowest incomes to a monthly-paid schedule. Despite monthly pay becoming more common, the increasingly fragmented nature of the labour market and the tendency of low-paid people to manage scarce resources in shorter periods than a month (Hill et al., 2016; Daly and Kelly, 2015), suggests that this may not suit everyone.

A claimant's assessment period starts from their claim date until a calendar month later. For example, a claim made on 10th January would have an automatic assessment period of 10th January to 9th February, with seven days added to this before payment was made. This firstly means a five-week wait for a first regular payment and this initial wait and offer of an advanced payment can amount to income inadequacy by design. As Jitendra et al (2019) put it, those without other forms of security are faced with a choice between, "hardship now or hardship later" (ibid, p.1). Some may have money from a previous job, savings or family members who can smooth their income, but others do not. This can mean those in the least secure positions are moved into or further into hardship and debt – by this design feature alone. Without other sources of income, the initial wait , a policy decision, puts claimants into debt (Millar and Whiteford, 2019, p.13).

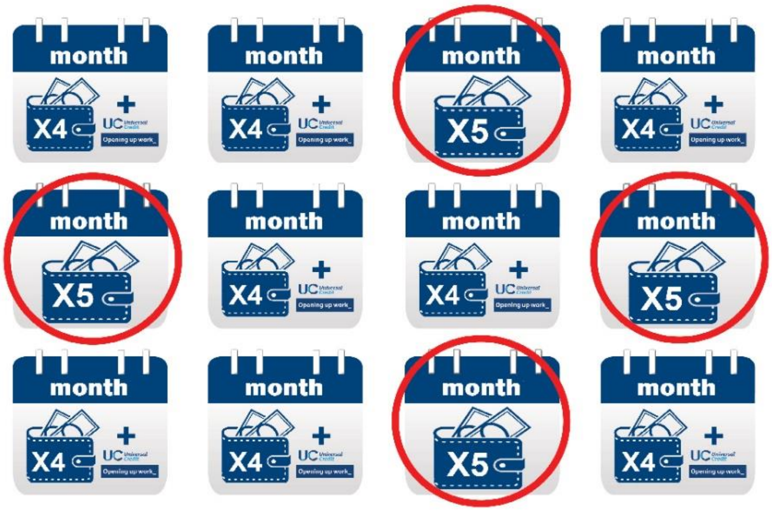
It also means that timing matters and fixes a monthly period for income assessment and a single day for circumstance assessment[4], as the basis on which your payment will be made (Bennett, 2017). This can mean that the amount of an award is very different depending on when a change happens or is reported to have happened.

Those who experience regular income change can experience greater volatility because of their Universal Credit payments. This can also make payments harder to predict just at the point when income stability is needed the most. As well as creating more income change for those already experiencing it, those with stable

[4] As Bennett (2017) has pointed out, although there is a monthly assessment period for circumstances, it is the circumstances of a claimant on the last day of this monthly period that will be used to assess entitlement.

monthly income can experience unstable Universal Credit payments simply because of how it is assessed. This is also a problem for those paid weekly, two-weekly or four-weekly, who experience months through the year where they receive an extra payment and therefore less Universal Credit. Figure 3 shows how this is explained to claimants by the Government.

Figure 3: DWP weekly pay guidance



Source: (DWP, 2019b, p.9): Illustration used in DWP guidance document to explain how weekly pay will be assessed.

For this to work for claimants, it requires them to look ahead and plan for these four months when five pay packets will be assessed rather than four. Crucially, it also relies on their pay frequency staying the same for a whole year. In reality, many low-income workers experience changes in both their pay amount and frequency in short periods. This means that they could be subject to just the advantages or disadvantages of this system.

Thus, before changes in the amount of wages are even considered, Universal Credit introduces income instability solely on the basis that somebody is paid weekly. As Gareth Morgan (2020) has detailed, Universal Credit can also take stable monthly paid wages and pay irregular benefit income. While the system is designed ‘simply’ to catch one monthly payment per assessment period, because of its rigid nature and the way in which wages are paid, it is unable to do so. For example, those who are paid on the last working day of the month can find themselves with two payments, one payment or no payments being included in their assessment period, depending on the date of the last working day of the month.

The new monthly temporal reality of Universal Credit which includes monthly pay and assessment, provides an example of how design decisions can have an impact on the stability and adequacy of claimant income, as well as how they manage this.

2.3 Conclusion

This chapter draws attention to the need to focus on working-age, low-income households and the role of the social security system in stabilising and destabilising their incomes. It also outlines the importance of looking beyond relatively static poverty statistics at short-term income dynamics and at groups such as workers who have experienced increased levels of poverty. Developments in UK politics, the labour market and the social security system have created a challenging external environment for low-income households, threatening the adequacy and stability of their incomes. The social security system plays an important role in stabilising and smoothing income and meeting basic needs, but the way this operates for means-tested benefits can be complex and can mean that income volatility is increased rather than reduced.

A lack of policy and academic attention has been paid to the importance of timing issues such as pay frequency and the lack of control claimants have over them. Timing is also vital to how the social security system responds to income change, particularly for those experiencing repeated income change over time. One unavoidable trade-off for policy makers is between responsiveness and security and timing matters here too, as the policy examples of Tax Credits and Universal Credit show. Universal Credit, a central focus of this thesis, introduces a new temporal reality for claimants with rigid monthly assessment and monthly payments in arrears. These design decisions play a crucial role in the ability of Universal Credit to ensure stable and adequate incomes for those on the lowest incomes and how they are managed. They will be returned to in future chapters. The next chapter explores the concept of insecurity in more depth, in order to set out the theoretical underpinnings of the research.

3. Insecurity and change

The focus of this thesis is the experience of income change and insecurity. Insecurity as a policy issue is being widely discussed in new ways in the UK and throughout Europe (Shafique, 2018; Citizens Advice, 2018; Eurofound, 2018). It has also received increased political attention which is important to the development of policy solutions. However, less attention has been paid to its theoretical and conceptual development. The aim of this chapter is to introduce insecurity as the primary theoretical underpinning of the thesis and to develop the concept by situating it in the lives of means-tested benefit claimants.

The first section looks at macro theories of insecurity, particularly those of Bauman, Beck and Standing and assesses claims of a new era of risk and insecurity. The second section draws out three aspects of insecurity in relation to everyday life developed by the author. These are: insecurity as instability, whether people have stable income; insecurity as inadequacy, whether people have enough income to meet their needs; and constraints of insecurity, how people live with the constraints of insecurity and related lack of choice, freedom and dignity. The third section sets out the extent and impact of insecurity within the labour market and social security system in the UK, two areas of particular focus.

3.1 Insecurity and the modern world

Two broad views of 'insecurity' can be identified in so far as it relates to the development of structures that shape social policy debate in the developed world[5]. The first is that it characterises a new and distinct phase of global and social development (Bauman, 1994; 2001; 2005; Beck, 1992; 1999). The second is that while significant, insecurity is not a new phenomenon but one that must be considered in its current forms as a more visible and apparently growing phenomenon, that has developed in new ways (Spicker, 2001; Shildrick, 2012). Recent debate has also centred around whether conditions of insecurity have

[5] This thesis focuses on the UK context and so has largely been influenced by theories of the developed world – however it is acknowledged that the concept has been developed in other fields and other countries.

become sufficiently normal throughout society as to represent the emergence of a new class formation: the “precariat” (Standing, 2011).

3.1.1 A new era?

Beck and Bauman argue, in different ways, that the world has dramatically changed since the mid-twentieth century, creating individualised and insecure western societies characterised by risk. Beck (1999) distinguishes between what he calls, “first modernity” and, “second modernity” (ibid, p.1). The former is characterised by state actions and a degree of security and the latter by its lack of security brought about by, “…globalization, individualization, gender revolution, underemployment and global risks” (ibid, p.2). Bauman (2005) also writes of a change from one stage of modernity to another that he characterises as a movement from a, “society of producers” to a, “society of consumers” (ibid, p.2). In the former, society was underpinned by an imposed work ethic and those on a low-income were a, “reserve army of labour” (ibid, p.2). In the latter, society has no need of “mass labour” or for the poor in their previous role and so they become “failed consumers” (ibid, p.2) cut off from their previous identity.

Both Beck and Bauman emphasise the break from a previous state-dominated, relatively secure world, where institutions and the work ethic gave meaning and structure to people’s lives. As Beck (1999) puts it, “the very idea of controllability, certainty or security – which is so fundamental in the first modernity – collapses” (ibid, p.2) and Bauman (2005), “the differences are so deep and ubiquitous that they fully justify speaking of our society as a society of a separate and distinct kind…” (ibid, p.24). Rather than a development over time, this change and its consequences are characterised as so big as to represent a new era of risk and insecurity.

As well as setting out this new global change, both Beck and Bauman identify important consequences that have significance for how insecurity is understood. An important example is that of employment and how increasing flexibility has moved risk from employers to individuals. The secure long-term jobs once found in “first modernity” with defined employment contracts and rights are increasingly being replaced by, “…fixed-term, until further notice and part-time” (Bauman, 2005, p.27) arrangements characterised by flexibility for employers and insecurity for underemployed workers (Beck, 1992, p.142). This narrative underpins what will be defined as insecurity within the labour market and is discussed further in section three below.

The risk society thesis outlined in the work of Beck and shared in part by Bauman, is useful in illustrating the global developments which provide a backdrop to the lives of low-income households. However, there is debate about whether risk and insecurity are new phenomena, particularly considering the instability of the stable past, including world wars, disease and economic crashes, as well as dispute about whether people's lives are getting worse over time (Spicker, 2001). As Mullard and Spicker put it:

> *"It should be obvious that most people's lives are not getting progressively worse, that society is not and never has been individualised, and that the market is not the only major social force at work." (Mullard & Spicker, 1998, p.142)*

This view disputes claims of a new era and instead characterises recent change as a development rather than a major break from the past.

Feminist scholars have also challenged the tendency for new era theories to focus on an idealised past of white, male workers in secure employment, with little attention paid to the experience of women (Daly and Rake, 2003; Lister, 2003). This critique can also be extended to other groups who have been less able to participate in the labour market such as people with long-term health conditions and disabilities (Charlton, 2000; Beresford, 2016). While different and perhaps new forms of insecurity can be identified, insecurity has always existed in ways less visible to academics and policy makers.

Others such as Orton (2015) who reviews the literature on insecurity, challenge the inevitability of insecurity, which can and should be addressed by policy (ibid, p.15). It is therefore necessary to look deeper into claims of recent change and their potential consequences, while benefiting from the broader thinking and insights of Beck and Bauman.

3.1.2 The Precariat?

More recently, Standing (2011) has identified ideological, political and economic change since the 1980s and argued that this is central to new experiences of insecurity and he has identified a new global class, the precariat, characterised by insecurity. Standing's thesis is useful in illuminating important political and economic changes in recent decades and in his analysis of the conditions of flexibility in which his conception of the precariat has emerged. He outlines an embracing of neo-liberal economics since the 1980s that promotes the primacy of market competition:

> *"…everything should be done to maximise competition and competitiveness and to allow market principles to permeate all aspects of life. One theme was that countries should increase labour market flexibility, which came to mean an agenda for transferring risk and insecurity onto workers and their families" (Standing, 2011, p.1)*

Here, Standing links global structural change and market flexibility with the lives of individuals and their families who are experiencing greater risk and insecurity that was once born more heavily by the state, a change referred to by the US scholar Jacob Hacker (2019) as the "Great risk shift".

Standing's central thesis of the existence of a precariat as a single, identifiable class of people may, however, promise more clarity than exists. In their research involving low-income workers in Teesside, Shildrick et al (2012) found that despite fitting all the criteria set out by Standing for members of the precariat, his characterisation of a relatively homogeneous class defined by precarity did not come through. In particular, the strong work ethic they found, defies Standing's emphasis on the disincentive of precarity, and they failed to find evidence of a new form of class identity within their sample.

The section of the UK labour market defined as precarious employment, is also relatively small despite its growth, with the continued prevalence of full-time employment (Fevre, 2007). This perhaps suggests that Standing's conception of the 'precariat' is better at drawing out the way in which people have experienced political and economic developments than it is at identifying a new class formation. It does, however, identify important and growing trends. Crouch (2019) for example, describes a dualism in the labour market between those in standard employment and those experiencing precariousness but warns against the characterisation of standard employment as, "privileged" (ibid, p.8). Instead, Crouch argues, "…growing insecurity is becoming a general condition for working people" (ibid, p.8). Attention then, should be paid to how the rights, pay and conditions of all workers are changing over time and how this is experienced.

3.2 Insecurity in everyday life

This thesis is concerned with the experience of income change and insecurity in everyday life. Drawing on theoretical and empirical literature, this section will set out three key aspects of income insecurity developed by the author that frame the research. Firstly, instability, whether people are experiencing income change over time; secondly, inadequacy, whether they have enough to meet their needs; thirdly constraints, how people live with the constraints of unstable and inadequate income, for example, a lack of freedom, choice and dignity.

3.2.1 Income instability

A crucial aspect of the conceptualisation of insecurity used in this thesis is income instability, which is defined broadly to include different types of income change over time and how these are subjectively perceived. This aspect is most commonly associated with definitions of financial and economic insecurity, but less specific attention has been paid to income volatility, particularly in short periods, and income uncertainty which highlights the importance of looking to the future.

Financial insecurity could be simply defined as having unpredictable or changeable finances and not being in a good position to manage or cope with the consequences and has been defined this way in recent policy research (Citizens Advice, 2018). It can also involve the negative presence of debt and insufficient savings all culminating in a lack of ability to plan for the future (Orton, 2015, p.26). A broader definition that encompasses financial security is 'economic insecurity', defined by Bossert and D'Ambrosio (2009) as, "…the anxiety produced by the exposure to adverse events and the inability to recover from them" (ibid, p.1). A more specific definition can be found in the work of Shafique (2018) in his RSA report 'addressing economic insecurity'. Here economic insecurity is defined as**:**

‘’...harmful volatility in people’s economic circumstances. This includes their exposure to objective and perceived risks to their economic well-being, and their capacity to prepare for, respond to and recover from shocks or adverse events.” (ibid, p.10)

What unites these definitions is the inclusion of an element of change, for example an event or economic volatility such as changes in income or outgoings, and an element of coping, for example positive or negative circumstances that make management of change easier or harder. Subjective perceptions and interpretations are also crucial to these two elements.

Short-term income volatility is under researched in the UK. Here, income volatility is defined as the extent to which actual income receipt varies from average income over a longer period, usually a year (Whiteford, 2019). Research that has been done, has found income volatility is common and that it disproportionately affects those on the lowest incomes (Hills et al., 2006; Tomlinson, 2018). Hills et al (2006) used two-weekly income diaries to look at the yearly income receipt of 93 low to middle income working families with children. They found different patterns of volatility for different sources of income, and that these could balance each other out or make finances more volatile (ibid, p.5). This research was crucial in highlighting the importance of short-term financial change, and the role it should play in our understanding of insecurity. A more recent study by the Resolution Foundation (Tomlinson, 2018), found a high degree of monthly wage volatility and more volatility for those on the lowest incomes, and will be outlined in more detail in section 3.3.1.

An extensive US study of income volatility has added to our understanding by including expenditure data and qualitative evidence of experience over time. Morduch and Schneider (2017) focus on financial wellbeing and income ‘uncertainty’ in their work with low and middle income households in the US. They quote the Consumer Finance Protection Bureau’s definition of financial well-being as a, “sense of security and freedom of choice, in the present and in the future” (ibid, p.68). This definition, along with their use of the concept of income uncertainty, emphasises the importance of financial security over time.

For Morduch and Schneider (2017), insecurity is very much understood in terms of income instability or uncertainty and how people cope with ‘spikes and dips’ in their income and expenditure. They find a significant amount of income and expenditure instability in short periods and conclude that rather than being unusual, this is characteristic of the experience of low- and middle-income households (ibid, p.34). This research makes several theoretical contributions to the development of the concept of insecurity and raises questions about the role of short-term income instability in the experience of UK households. This study will be discussed further in section 4.2.2.

3.2.2 Income inadequacy

Another important aspect of the concept of insecurity is income inadequacy or whether a person's income is sufficient to meet needs. In particular, it is relevant to consider, whether work and/or the social security system allow someone to reach a level of income that is above the poverty line and which brings them security.

Silburn and Becker (2009) raise several important questions about how security might be ensured through adequate benefit levels for those who cannot work. Reflecting on the welfare reform agenda of New Labour, which heralded, 'work for those who can and security for those who cannot' while heavily prioritising the former over the later, Silburn and Becker, focus on the nature of the benefit 'safety net' and the meaning of security (ibid, p.68). They argue that the government of the time's emphasis on paid employment had led to a neglect of those who were unable to rely on paid employment to sustain them and to an undermining of the safety net which they define as having two levels: the main work replacement benefits of the time[6] and the now abolished social fund. This 'safety net' is identified as a means to ensure 'security and dignity' for those who cannot work; an explicit aim of the government (ibid, p.61).

If this standard of living is to be provided by the social security system in the form of a safety net, Silburn and Becker argue, standards of security must first be set by government and measured to ensure they are met. In the absence of a government standard, they set out what they call, "proxy indicators of security" (ibid, p.62). These include poverty statistics, minimum income and budget standards and qualitative evidence of lived experience that have consistently

[6] Jobseeker's Allowance (JSA), Pension Credit and Income Support (IS) (Silburn and Becker, 2009, p.57)

shown the inadequacy of benefits in providing the security of an acceptable standard of living (CPAG, 2017; Hill et al., 2016; Davis et al., 2018). They conclude by setting out the continuing need to provide security, primarily financial security from benefit receipt but also appropriate services, for those who are unable to work.

Similar proxy indicators can be applied to those who rely on paid employment alone to provide an adequate income. Levels of in-work poverty and qualitative studies of low-paid work show the increasing failure of paid work in providing an adequate income (Shildrick et al., 2012; Hick and Lanau, 2017). This is also significant in policy terms, raising questions about low pay and precarious work and minimum and living wages. In and out of work, the adequacy of income is a key aspect of security and although there is no official measure, proxy measures can be used to establish levels of adequacy that can inform policy and guide action by employers and the government. This thesis will contribute to the development of the concept of adequacy by focussing on how it is experienced over time.

3.2.3 Constraints of insecurity

The third aspect of insecurity used in this thesis is the constraint of unstable and inadequate income and related circumstance change. Constraints of insecurity can be experienced differently, and this subjective nature of experience is crucial to understanding insecurity. As Kalleberg (2018) points out, “It is people’s perceptions of insecurity that directly affect their attitudes, feelings, and behaviours” (ibid, p.91). These perceptions are the focus of the research, which is framed by an interpretivist understanding of participants’ lives. Rather than understanding participants as purely rational economic actors satisfying their preferences (Daly, 2011, p.17), the financial, relational and social meaning of their income stability and inadequacy will be detailed. Here, constraints will be looked at in relation to dignity, freedom and choice.

Dignity is defined by the Oxford English dictionary as, “the quality of being worthy or honourable; worth excellence” (cited by Silburn and Becker, 2009, p.61) and can be constrained by insecurity. Silburn and Becker (2009) use dignity to bring out the meaning and use of security when considered in policy terms:

> *"When linked together in policy discourse, security and dignity are concerned with valuing people unconditionally for what they are and providing them with a standard of living that provides them with protection, safety and certainty in their living arrangements and quality of life." (ibid, p.61)*

Here, they directly link security and dignity and the role of policy in providing, "protection, safety and certainty" (ibid, p.61). As well as being about provision of an adequate income or safety net, the inclusion of dignity puts focus on how this income is provided and on the workings of the social security system. The manner in which money is transferred, they argue should ensure the dignity of the recipient, for example clear and understandable entitlement and an administration and culture of delivery that is not degrading or intrusive. These principles have been developed in more recent work by Patrick and Simpson (2019).

This argument is shared by a group of poverty scholars committed to bringing more of the experience of everyday life into policy debates (Gubrium et al., 2013; Walker, 2014). Gubrium et al (2013) argue for a moving of the focus away from personal failings towards an understanding of everyday conduct, alongside the role of anti-poverty programmes in furthering harmful and counterproductive stigma. Summarising the development of Gubrium et al's (2013) global principles to tackle the role of shame and encourage dignity in anti-poverty programmes, Walker (2014) includes**:**

> *"…recognition that poverty is relational rather than an identity, and that people applying for assistance would like to have high aspirations for themselves and for service provision; that users should be given voice in the design and implementation of policy; that policy should recognise the every-day needs and constraints of users" (Walker, 2014, p.194)*

This contribution is significant in two important ways: firstly it emphasises the importance of the design and implementation of policy in preventing stigma, ensuring dignity and providing security; secondly it makes the case for the inclusion of those on the receiving end of policy, in its design and for the importance of academic research focussing on lived experience.

Freedom and choice are also constrained by insecurity and so security can be seen as a type of freedom that involves choice over how to live. In his work for the organisation Compass, reviewing the evidence of socio-economic insecurity, Michael Orton (2015) defines security as a type of freedom from the negative material and psychological effects of insecurity (ibid, p.12). His work highlights the complex interactions between different forms of insecurity (e.g. financial, employment, housing) and their consequences. He argues that rather than being an inevitable part of economic, social and political developments, insecurity is something that can be influenced and tackled by government policy (ibid, p.11). Orton defines security as:

> *"…a socio-economic frame that provides people with true freedom to choose how to lead their lives and in which each individual is able to choose what constitutes for them a flourishing life free of anxiety, fear, deprivation and unequal life chances." (Orton, 2015, p.12)*

In his conception, security has an important grounding in material circumstances, but its complex meaning comes from the inclusion of freedom and choice. Freedom here, links to minimum income debates and the importance of a basic level of income that not only allows people to survive but also to participate and reach fulfilment, and the freedom from feeling insecure and to choose, "what constitutes for them a flourishing life" (ibid, p.12).

This attempt to include how well people can live the life they want to live touches on the concept of 'capabilities' developed by Sen (1999; 1985). The capabilities approach focuses on what people 'are' and what they 'do' that represents a 'good life' in their eyes. This could involve living a healthy life, having the skills to participate in society and being able to influence important decisions that affect them (Orton, 2011, p.355). These purposive ways in which people can live their lives are referred to by Sen (1999) as 'functionings', that are achieved in order to bring about a 'good life' (ibid, p.1). The focus here is the ability of individuals to exercise agency and utilise available freedom to fulfil themselves within a social context. These 'functionings' can therefore be seen as being restricted by different forms of insecurity and can become, "insecure functionings" (Wolff and De-Shalit, 2007, p.68).

3.3 Extent and impact of insecurity

The first two sections above have set out how security and insecurity have been defined and developed theoretically and how these conceptualisations illuminate the experience of low-income households. In order to look further at the extent and impact of insecurity, this section will assess the nature of insecurity within the labour market and social security system which often interact within the lives of people on low incomes.

3.3.1 Insecurity within the labour market

There are a number of measures and indicators of insecurity within the labour market that together construct a picture of current and increasing insecurity. Kalleberg (2018) describes job insecurity as a multidimensional concept, usually including measures of job insecurity or, "…the degree to which a person is likely to lose their current job" (ibid, p.91) and employment or labor market insecurity which refer to, "…how easy or hard it will be to find a new, generally comparable job." (ibid, p.91).

One estimate puts the number of people at risk of losing their jobs at short notice at seven million (Booth, 2016) and there is increasing evidence that options for re-employment can be limited to less secure forms of work (TUC, 2017). This raises important questions about how secure paid work is**,** at a time when in-work poverty is on the rise (Hick and Lanau, 2017) and trends in paid work and employment could make it a less secure option for those on low-incomes.

This sub-section will assess whether insecurity within the labour market has increased in recent years by looking at six indicators: job or employer tenure; job status; under-employment; self-employment; zero hours and agency contracts; and pay volatility. The sub-section will conclude by assessing the contribution of lived experience to our understanding of insecurity within the labour market.

First, Job or employer tenure which have been used as indicators of job insecurity or how likely people are to lose their job. Here, employer or job tenure are often used as indicators. Kelleberg (2018) describes employer tenure as, "the likelihood that a person will remain with an employer for a given period of time." (ibid, p.92). There is disagreement about the extent of job insecurity. For example, Fevre (2007) argues that theories of a "new age of insecure employment" (ibid, p.517) which became popular in the 1990s were not underpinned by evidence. Referring to a number of studies that look at employer tenure in multiple countries over time and finding high levels of stability, Fevre argues that increases in insecurity have been overstated.

More recently, Kalleberg (2018) responds to Fevre by arguing that more contemporary studies have found, "…a general decline in the average length of time a person spends with his or her employer…" (ibid, p.93) and that it has become increasingly clear that different groups have experienced different changes in employer tenure. For example, women have seen a general increase (from a relatively low base) while older white men have seen a sharp decline (ibid, p.93). This raises questions about the nature of full-time employment and of the experience of those who are not in it. Both of which may tell us something about developments in the labour market that add to a broader understanding of insecurity.

Second, job status insecurity or how likely people are to lose the parts of their job they most value (Greenhalgh and Rosenblatt, 1984). In what they call the, 'hidden face of job insecurity', Gallie et al (2017) distinguish between job tenure insecurity (whether somebody is likely to lose their job) and job status insecurity, "…relating to anxiety about changes to valued features of the job (ibid, p.36). This distinction reminds us that changes to the nature of a job can cause insecurity and this has particular relevance to the post 2008 crash era in which this research took place, where unemployment has remained low, but the quality and security of work has been called into question (Booth, 2016).

Gallie et al (2017) look at several survey questions to assess job-status insecurity and find some evidence of a rise from 2000 to 2012 (ibid, p.49). Where only 2012 data is available, they find that a considerably higher proportion of respondents felt anxious about status loss (between 18% and 38%) than thought it was "very or quite likely" they would lose their job (7%) (ibid, p.49). These findings show the complexity of measuring insecurity and the need to go beyond job tenure insecurity. They also raise questions about how workplaces have changed and the affect this has on people's lives.

Third, under-employment which is defined in different ways but involves an employee working fewer hours than they are available and willing to work up to full time. In terms of insecurity, this can mean people wanting to work more hours but these not being available. Cribb et al (2017) look at measures of 'under-employment'[7] using the labour force survey and find that the percentage of part-time workers who, "could not find a full-time job" increased sharply from 10% in 2008 to nearly 20% in 2013 but has declined since then, to a level still higher than before the start of the recession in 2008 (ibid, p.5). This is corroborated by the official underemployment rate[8] which shows a significant increase from a rate of 6.8 in January to March 2002 to 10.6 in the same period in 2013 but a decrease since then to 7.4 in April to June 2018 (ONS, 2018b). Together these measures paint a mixed picture but within that**,** there is a clear increase in underemployment during the deepest period of recession from 2008 to 2013.

Fourth, self-employment or those without an employer-employee relationship. Self-employment has risen in recent years and while not all self-employed people are experiencing insecurity, they are more likely to be low-paid, lack the same employment rights as an employee and are at greater risk of in-work poverty. Figures from the Office for National Statistics show that the number of people self-employed in the UK rose from 3.3 million people or 12% of the working population in 2001 to 4.8 million people or 15.1% of the working population in 2017 (ONS, 2018c, p.2). D'Arcy and Gardiner's (2014) analysis of the Family Resources Survey found that, "…the typical self-employed person earned 40 per cent less than the typical employed person in 2011-12, in 2006-07, the gap was 28 per cent" (ibid, p.33). There is also evidence that the self-employed throughout Europe face higher in-work poverty risk than those who have been in consistent long-term employment (Halleröd et al., 2015, p.483). While self-employment is an indirect measure of insecurity, this growth suggests a change in the nature of employment practices that warrants further investigation.

Fifth, zero hours or agency contracts or those whose working hours are not fixed in the long-term, but reliant on the hours available. This can include those that do regular hours but who do not have these hours guaranteed into the future. In wider debates about insecure work, a great deal of focus has been on zero-hours contracts with their use growing significantly in the years after the 2008 financial

[7] "Working part-time because could not find full-time job" (% of part-time workers) and "Want to work more hours at same rate of pay" (% of all workers) (Cribb et al., 2017, p.5)
[8] Includes those of working age (16-64) who are "willing to work more hours, available to do so and worked less than the specified hours of work threshold" (ONS, 2018b)

crash (Brinkley, 2013). ONS figures estimate that 143,000 people were on a zero-hours contract in their main job between October and December 2008, between October and December 2017, this figure was 901,000 (ONS, 2018a). There has also been a rise in agency work in a recent period: from 2011 to 2016, the number of people in agency work rose by 200,000 to 865,000 (Judge and Tomlinson, 2016, p.4). While people on zero-hours and agency contracts make up a small proportion of the workforce, these changes reflect new developments in the labour market.

Sixth, pay volatility, or pay changes over time that vary from average pay over a longer period. Pay volatility in short periods is an under-developed area of research. However, in recent work for the Resolution Foundation assessing monthly earnings volatility, using Lloyds banking group transaction data, Tomlinson (2018) found that monthly pay fluctuations were the norm for the majority of employees in their sample. Even when looking at those with steady jobs, 73% had volatile pay which was down to more than just pay rises, promotions and bonuses (ibid, p.5). Monthly pay changes were also more common for those on the lowest incomes, with an average monthly fall of £180, which is a considerable proportion of low incomes (ibid, p.5). These findings focus on pay but provide important evidence disputing the static nature of the income of low-income households.

There are different forms of evidence that contribute to an understanding of insecurity but what is often missing is qualitative evidence of how it is experienced. Macro trends are vital to our understanding but can disguise the complexity of labour market experiences. As Shildrick et al (2012) observe, if there is a concentration of precarious work amongst particular groups, for example those in lower paid work, this is going to be more visible, "…in community orientated or qualitative studies that focus on such people" (ibid, p.22). Shildrick et al's conception of insecurity is very much linked to the low-paid labour market. In their study of low paid workers in North East England, they focus on what insecurity looks like over time and find the normalisation of precarious low-paid work interspersed with periods of benefit receipt. Contrary to popular conceptions of, "generations of worklessness" they find a commitment to work amongst a population struggling in an insecure low-paid labour market (ibid, p.3).

Their findings show that work and particularly low-paid work, was often not a route out of poverty for their participants, failing to provide enough money for essential needs. In addition, it was often precarious, short-term and accompanied by in and out of work benefit claims with a key conclusion of their study that, "…neither work nor welfare protected the interviewees from poverty" (ibid, p.188). These findings add to the evidence of insecurity within the labour market already mentioned and remind us of the importance of investigating its lived experience among groups and individuals, alongside discussions of its wider existence.

3.3.2 Insecurity within the social security system

A less well-defined dimension of insecurity is that related to the social security system. From its inception as part of the post-war welfare state, the social security system was designed to provide income replacement for those unable to sustain themselves because of unemployment, sickness and disability or caring responsibilities. One of its roles has been to provide an adequate but low income through national insurance, social assistance and a further safety net for extra costs. This sub-section examines two aspects of the social security system that could potentially contribute to the security or insecurity of claimants: design and delivery and welfare reform, including the introduction of Universal Credit.

The design and delivery of social security benefits is crucial to how policy is experienced by claimants and can both prevent and cause insecurity. Here, the focus will be on how benefit administration can cause insecurity in three ways: through the inadequate provision of financial support; through slow and complicated administration and through the encouragement of certain behaviours. Change within the social security system as a result of welfare reform will then be discussed.

Firstly, income adequacy is likely to be a key factor in enabling security. Despite providing money for those who are unable to generate an income through paid work, benefits have consistently been found to be inadequate in allowing people to meet their basic needs or to provide adequate financial security for them to play an active role in contemporary society (CPAG, 2017; Hill et al., 2016). Every year, the Joseph Rowntree Foundation publish Minimum Income Standard statistics that show how much the general public think people need to live on. On this basis, they are able to compare the levels of working age benefits with this Minimum Income Standard. In 2017**:**

> *“a single, working-age person, receiving these benefits, has just 36% of what they need, while a couple with two children has 59% of what they need.” (Padley and Hirsch, 2017, p.4)*

This assessment is a reminder of the low level at which benefits are set and their inadequacy in providing a minimum standard of living. This inadequate income also threatens the security of those who rely on the benefits system for all of their household income, and increasingly those who work as well (Hick and Lanau, 2017). Inadequate provision of benefit income has direct consequences for claimants and makes their lives less secure. It also draws attention to a key tool of government when addressing poverty and insecurity: transferring money to those who need it, through adequate benefit levels.

Secondly, delays and complexity may also increase insecurity. Delays in benefit receipt, both after initial claim and after a benefit is stopped, can limit the stability and adequacy of payments. A lack of available statistics makes it difficult to get a full picture of the extent of benefit delays but reports from charities, advice agencies and MP’s paint a picture of significant problems for those who come to see them: what the Work and Pensions Committee describe as, “…evidence of too many errors and too many delays” (Work and Pensions Committee, 2015, p.38). The Trussell Trust also provides statistics that show the top three primary reasons for referrals to their foodbanks in the financial year 2019/20, in which they gave out 1.9 million food parcels, were low income (39%), benefit delays (17%), and benefit changes (15%) (The Trussell Trust, 2020a). While delays and changes often come with the difficulties of introducing new benefits (CPAG, 2014b) and an unprecedented number of people have moved from one benefit to another in recent years, questions remain about how claimants bridge any gap between claim and payment with inadequate income and how longer delays are experienced.

Thirdly, changing conditions of eligibility may also increase insecurity. Policy design and the adjustment of administrative practices to encourage certain behaviour, have clear implications for claimants that affect their finances and their lives. For example, work-first policies have been dominant in recent years

(Lindsay et al., 2007). In order to move people back to work, the government has arguably adopted a work-first approach, involving a tougher conditionality regime where claimants are expected to take agreed steps to find work (or more work), with the consequences of not doing so being the stopping of their benefits for a period of between four and a hundred and fifty-six weeks[9].

There is some evidence that points to the economic benefit of this approach. Rates of unemployment have remained low in recent years[10], but questions remain about the nature of this employment and the security of those who engage in it. This work-first approach has been criticised for moving people towards any job, sometimes at the expense of longer term training and support that leads to sustainable employment (Welfare Conditionality Project, 2018). It has even been argued that this approach can be an introduction to precarious work and a no-pay, low-pay work and benefits cycle for claimants of work-replacement benefits (Kamerade and Scullion, 2017)**.**

Recent in-work poverty studies have also shown that work does not always provide a route out of poverty (Hick and Lanau, 2017) and there is evidence of the stigmatising effect of prioritising paid work over other socially useful forms of work such as care (Patrick, 2017, p.77). The work first approach then, illustrates the importance of government policy and approach to the security of means-tested benefit claimants.

Change within the social security system brought about by the Welfare Reform Act 2012 (DWP, 2012), amount to the biggest change since the welfare state was established. The previous decades are populated by different types of welfare reform, but since 2010, change within the system has affected increasing numbers of working age, low-income households. Here, Local Welfare Assistance Schemes, foodbank use, and the introduction of Universal Credit will be examined as examples of a changing social security system in order to assess the impact on the security of low-income households.

Local Welfare Assistance Schemes replaced the social fund in 2013. Historically, the social security system has provided for ‘extra costs’, acknowledging that low levels of benefit income are not enough to cover unexpected outgoings such as

[9] These sanction periods were in operation during the fieldwork period but have since been reduced.
[10] Prior to the Covid-19 global pandemic of 2020

a broken washing machine. Until 2013, the social fund provided assistance for such costs and although its discretionary nature was criticised, it was part of a safety net providing a low level of security (Silburn and Becker, 2009, p.66). After its abolition in 2013, the responsibility for 'extra costs' previously provided by the social fund was devolved to local authorities who are now given a more limited budget to fund 'local welfare assistance schemes'.

These schemes are limited, discretionary, and do not have a separate ring-fenced budget, so government funding can be spent on other priorities instead (GMPA, 2018). Provision is also increasingly limited across the country. Church Poverty Action Group submitted a freedom of information request to all local authorities asking them whether their Local Welfare Assistance Scheme still operated and whether they had maintained funding for it. Across the 163 local authorities that responded, there was an average 72.5% cut in their Local Welfare Assistance Scheme budgets, with twenty eight saying they had closed their provision altogether (Aitchison, 2018, p.3). This limited provision and closure raises further questions about the sufficiency of the 'safety net' and its ability to provide security and to cover unexpected costs (CPAG, 2014a).

Foodbanks are a relatively new part of the safety net and are not funded by the government, but they have grown rapidly in the last decade (Loopstra et al. 2018; Lambie-Mumford 2019). In the 2008/2009 financial year 25,000 food parcels were given out by Trussell Trust food banks in the UK. In 2016/17 they gave out almost 1.2 million and in the 2019/20 financial year this figure had grown to 1.9 million[11] (The Trussell Trust 2017; 2020). This increase has provoked debate about the responsibility of providing such support and the adequacy of foodbanks in meeting the growing demands and complexity of food insecurity (Garthwaite 2016).

It has also raised questions about why people use foodbanks and some evidence links their use to changes and difficulties with the benefits system (The Trussell Trust, 2020a). While there can be multiple reasons for the use of foodbanks, further research carried out on behalf of the Trussell Trust indicates that it partly reflects 'income unsteadiness' related to changes in the benefit system. Loopstra

[11] The Covid-19 global pandemic has increased demand significantly with increases of 81% in the last two weeks of March 2020 (The Trussell Trust, 2020b).

and Lalor (2017) surveyed a representative sample of Trussell Trust foodbank users and found high levels of income ‘unsteadiness’ in short periods. They also found that almost 70% of their sample linked their recent fall in income to an issue with the benefit system (ibid, p.x). While part of a complex picture, the use of foodbanks can be seen as an indicator of the existence and growth of insecurity and has been linked to the failures of the social security system to provide stable and adequate income.

The introduction of Universal Credit has already been outlined in chapter two and makes several new adjustments to the means-tested benefits system, directly affecting the financial security of its claimants. Here we briefly focus on its roll-out and special rules for those more likely to be experiencing insecurity within the labour market such as those who are self-employed, who receive their income at irregular intervals or less frequently than a month, as well as those who experience circumstance change.

The ‘roll out’ of Universal Credit has brought debate about its aims, design and administration (HOC Library, 2018) and there is evidence that the roll out itself could affect the security of means-tested benefit claimants. Timescales have been put back from an original plan to fully roll out the benefit by 2018 to the current target date of September 2024 (HOC Library, 2020)[12] and there is uncertainty amongst claimants as to when and how they will be moved onto Universal Credit. Because of its limited roll-out, evidence is still emerging of the impact of design and administrative issues but there is evidence of hardship caused by delays and a rise in rent arrears and foodbank use in areas where Universal Credit has been introduced.

The Trussell Trust report average growth in foodbank use in areas that have just introduced full service Universal Credit of 16.85% compared to a national average of 6.64% (Jitendra et al., 2017, p.2). The link between Universal Credit and rent arrears in certain arears is also emerging, with Halton Housing, who manage 7,000 houses in the North of England reporting that 18% of their tenants were on Universal Credit in 2017 but that they owed 55% of arrears (Halton Housing, 2017). This difficulty has been reported in other areas of the country such as London (BBC, 2018) but the full picture is not clear. Such a significant change to

[12] As of September 2020

the means-tested benefit system will continue to impact on claimants and there is some evidence of the roll-out of Universal Credit affecting the security of means-tested benefit claimants.

The self-employed now face special Universal Credit rules. An explicit policy aim of Universal Credit is to tackle, ‘bogus-self-employment’ both to protect those who should be treated as an employee and to ensure that the government does not support failing businesses or those claiming full-time working hours and declaring very low profits (Citizens Advice, 2015). This has meant tighter rules on level and reporting of income. Self-employed Universal Credit claimants must now show they are gainfully self-employed, meet a, ‘minimum income floor’ after the first year of starting their new business, and report their income to DWP every month (Gov.uk, 2018). This poses extra challenges for those who rely on self-employment as their main form of income. As well as creating new processes and rules to adapt to, the minimum income floor could mean some businesses become less viable.

Those paid less frequently than monthly also face a move to monthly benefit payments and the interaction between their less than monthly pay and monthly assessment periods (see section 2.2.3). A central design feature of Universal Credit is a change to monthly pay (CPAG, 2015, p.5) which the Department for Work and Pensions argue, “mirrors the world of work” with claimants of Universal Credit being paid a month in arrears, as most employees in the UK are (DWP, 2017). Despite rising numbers of employees being paid four-weekly or monthly (Bell et al., 2020), a higher proportion of low-paid and temporary workers are paid less than monthly (ONS, 2020)[13]. This shows the power of policy to change the way in which income is received and to define work as monthly paid. As Millar and Bennett (2016) argue, this is likely to cause difficulty for people who are paid weekly or fortnightly or who move from legacy benefits such as Job Seeker’s Allowance which are paid two-weekly and will involve, “…major relearning and adaption” (Daly and Kelly, 2015, p.176).

Those who experience circumstance change, as well as income change will also face a rigid monthly assessment period. Universal Credit is assessed monthly,

[13] Around 35% of workers in casual and temporary jobs are paid less than monthly according to the ONS, compared to just under 25% of ‘all employee jobs’ (ONS, 2020).

meaning the date on which circumstance change happens, or the date on which it is reported to have happened, will make a significant difference to how much money people receive (Bennett, 2017). For example, if you have a baby at the end of your monthly assessment period, this will be taken into account for the following month's payment but if you have a baby just after, it won't, and you won't receive increased money until the following month, with no backdating for the month that you needed the money. This mismatch between payment and assessment period and its financial significance raises debate about how responsive we want the benefits system to be. In particular, how it might best accommodate change or provide income stability and security.

3.4 Conclusion

The concept of insecurity is a powerful lens through which to understand the lives of low-income households but is underdeveloped theoretically. This chapter attempts to address this underdevelopment in order to ground the empirical chapters, and there are several areas in which this chapter informs the research.

Macro theories set out in section 3.1, give insights that link social and economic developments with the experience of insecurity. In particular, this highlights the transfer of risk and insecurity from employees to individuals within the labour market and the resulting conditions of precarity. My conceptualisation of insecurity within the lives of low-income households as consisting of instability, inadequacy and constraint is developed in section 3.2. This shows that the income instability literature is underdeveloped, particularly that which focusses on shorter time periods than a year and on the UK context, and that while qualitative data is collected in some studies, they do not take an in-depth qualitative approach that focuses on experience. Limited existing UK research suggests that income instability is more common for those on the lowest incomes and that there is a need to look at the experience of low-income households in depth, over time.

The chapter shows that conceptions of inadequacy generally do not incorporate the role of income change and related temporal aspects that may alter how such change is experienced and addressed. Previous research has approached income adequacy in a static way with a focus on groups who have been defined as having inadequate income, usually by looking at their yearly income. These contributions are vital, but questions remain about inadequacy over time and in short periods within the year.

The chapter also shows that a lack of dignity, freedom and choice can be seen as constraints of insecurity and that this should be understood in relation to the role of the social security system and the interpretations of those with experience of poverty and insecurity. The constraints of unstable and inadequate income are complex and subjective and require an interpretative approach to record experience alongside income change over time.

Section 3.3 examines evidence of increases in certain forms of insecure work in the UK labour market as well as the destabilising role the social security system can play, and their interaction. Insecurity within the labour market has been defined in different ways but there is clear evidence of increasing insecurity. While contested and underdeveloped, this evidence calls for a focus on the labour market that looks beyond measures such as job-tenure insecurity and low pay, to the nature of the workplace, short-term income change and lived experience. Alongside this, there is evidence of insecurity in the social security system which can fail to provide an adequate and stable income. Rather than being a provider of security, this chapter identifies aspects of its design, delivery and changing features that can challenge the stability and adequacy of income over time and requires further exploration.

The next chapter will outline the theoretical significance of poverty and agency within the thesis and review the literature in order to introduce the first two research questions on income change and how It is experienced, managed and coped with by those on a low income.

4. Poverty and income variation

In the previous chapter insecurity was established as the major theoretical foundation of the research and three conceptual aspects developed that underpin experience over time: income inadequacy; instability; and the constraints they put on the lives of low-income households.

This chapter addresses two other theoretical underpinnings: poverty and agency, before showing how the first two research questions have been addressed in wider literature. It shows how poverty and agency underpin the research; that studies of income change have not focussed on the experience of short-term change and that studies of the experience of low income have failed to fully investigate or focus on how short-term income and circumstance change and related temporal disruptions shape experience. The chapter will be split into three sections: understanding poverty and agency; low and fluctuating incomes; and life on a low and fluctuating income.

4.1 Understanding poverty and agency

In order to understand the experience and management of unstable and inadequate income, it is important to ground it in conceptions of poverty and agency. Both concepts are contested, and several authors challenge the static and statistics-based nature of poverty and the 'rational economic' nature of agency and these critiques provide an alternative theoretical grounding for this research. Here, poverty is understood as a dynamic lived experience and agency is grounded in relational and social contexts and constrained by structure. This first section briefly discusses the contribution of some of the key authors who have developed the concepts of poverty and agency and how they contribute to the theoretical framing of this thesis.

4.1.1 Poverty

Poverty is a contested concept and has been defined, measured and understood differently within the literature. The work of Townsend (1979) is widely regarded as bringing the concept of relative poverty into mainstream use, which rather than looking at what people need to stay alive, suggests a level at which they can function within a specific society. Townsend defines poverty as when people:

> *"lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong." (Townsend, 1979, p.31)*

This relative conception has influenced more recent definitions which usually include an acceptance of the social context of poverty as well as focussing on a lack of material resources (Nolan and Whelan, 1996, p.1).

In the influential work of Lister (2004), the focus has been poverty, both as a lack of income and material resources, and as a complex, dynamic lived experience. Lister makes the distinction between definitions like Townsend's and measures that allow them to be operationalised so that those in poverty can be identified and their circumstances assessed (ibid, p.5). Among these, income is most commonly used in UK national statistics to identify those living in poverty (Smith and Middleton, 2007, p.28) and is commonly used in social research. Large scale surveys also use indicators of living standards and deprivation such as consumption and expenditure (Brewer and O'Dea, 2012). These different indicators provide an important means of identifying those with a lack of material resources but have been criticised for not including the experience of poverty and how it changes.

One criticism comes from Oyen (1996) who points out the arbitrary nature of poverty statistics made up of an indicator (usually income) and a poverty line or level of income below which somebody is considered to be in poverty. She argues that being above or below a poverty line has consequences for the level of Government support people receive and that those just above the line can fall below it because of a lack of support (ibid, p.10). This highlights the inability of static measures to fully understand change.

In response, poverty is increasingly being conceptualised in a dynamic way that attempts to understand movements in and out of poverty over time (Smith and Middleton, 2007). These approaches allow for an understanding of change and have transformed the way poverty is understood by providing large scale quantitative longitudinal data that shows income change from one year to the next

(Jenkins, 2011) and qualitative longitudinal approaches that allow change to be looked at in more depth to reveal the, "subjective experience" of poverty (Millar, 2007, p.5). As well as sometimes not being able to accurately identify those in the greatest need, levels of income at one point in time do not tell the full story. As well as being about a lack of money, poverty also involves the consequences of a lack of money and how people live within society with a lack of money over time. A related issue is how people experience income change in short time periods and this has received little academic attention.

4.1.2 Agency

Agency is also crucial in understanding the experience of unstable and inadequate income and there is disagreement about its role. Deacon (2004) defines agency as, "purposive human action and behaviour" and a term that, "…directs attention to the ways in which people take decisions and exercise choice in pursuit of their ends" (ibid, p.447). Before the 1990s, little interest was paid to agency and social policy was dominated by the attempt to understand and influence structural constraints through macro policy interventions. Against this backdrop of historical 'neglect' of agency, Deacon sets out the conflicting models of agency that have come to influence social policy research (empowering agency, demanding agency and respecting agency) and argues, along with Alcock (2004), that, "…within structural constraints, agency matters" (ibid, p.408).

Those who accept that agency plays a role also disagree about the nature of that role. One very influential model has been adopted from economics and focuses on the rational economic decisions people make within their lives that maximise their interests. This model of agency can be seen in the work of Lawrence Mead (1991) and Charles Murray (1990) and wider normative debates in the United States and the UK about an, "emerging underclass" (p.1) made up of inactive welfare recipients. A more recent version of this argument can be found in the work of Dunn (2013) who uses evidence from in-depth interviews with 40 unemployed people and telephone interviews with 'welfare to work' advisers to show the "choosiness" of those looking for work (ibid, p.801). Despite illustrating part of the experience of some jobseeker's and advisers, his view is based on a narrow conception of agency which focusses on work seeking decisions at the expense of other considerations, contexts and structural constraints (Wright, 2013).

Other models of agency argue that people do not make decisions, such as which job to take, in a vacuum. In their study of family, poverty and low income, Daly and Kelly (2015) introduce the concept of “family related considerations” (ibid, p.1) to refer to decision making that is not restricted to economic considerations and incentives. Through qualitative interviews with low-income families, they find that money often heavily influences action, but that family relationships and structures are also central to decision making and coping strategies. The authors call for a move beyond the household with its focus on utility, to the ‘family’ which allows for an understanding of, “…relationships, bonds and preferences” (ibid, p.2) and how they influence decision making and people’s understanding of their own lives.

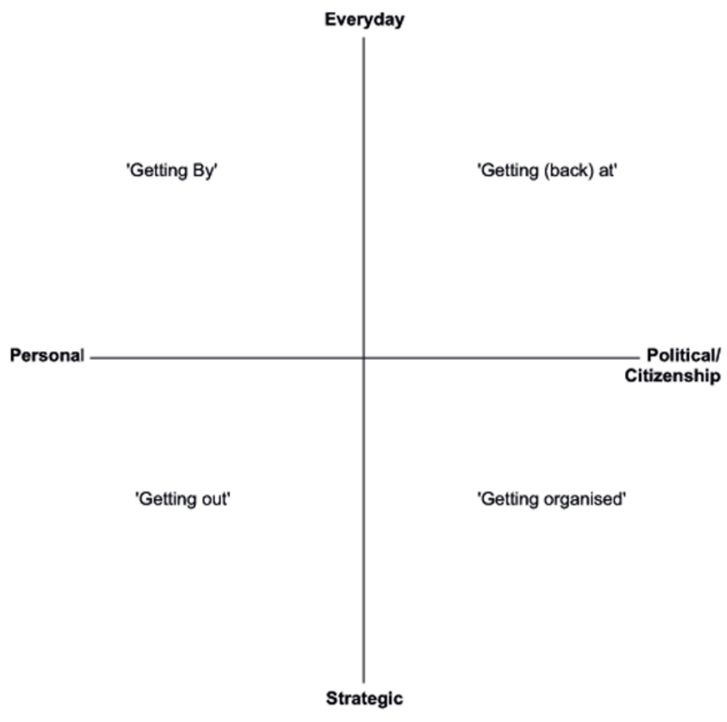
Duncan and Edwards (1999) also provide an alternative to a focus on rational economic decisions with their conception of, “gendered, moral rationalities” (ibid, p.1). These are defined as, “…collective and social understandings about what is the proper relationship between motherhood and paid work” (ibid, p.3) and are offered up as a direct challenge to a conception of lone mothers as a homogeneous category of rational beings who make primarily financial decisions about moving into and out of work. Instead, Duncan and Edwards argue, lone mothers respond to their complex individual situations, including taking into account their roles as mothers and responsibility to their children. Such “social and moral” considerations, they argue, come before straightforward financial “better off” calculations (ibid, pp.30-32).

Another more nuanced view of agency has been developed by Wright (2012; 2016) who focuses specifically on social security claimants. Wright’s (2016) conception of a, “counter model” to the, “active welfare subject” rejects both a strict focus on structure and the dominant model of agency that sees the welfare subject as in need of activation through punitive social policies (ibid, p.238). In setting out a conceptualisation of the, ‘active welfare subject’, Wright describes the ‘dominant deficit model’ of the ‘active welfare subject’ that has been built on theories of the ‘underclass’ and which relies on the existence of inactive benefit claimants who must be ‘activated’ through policy intervention (ibid, p.236). When compared to the experience of benefit recipients in her research, this model, she argues, has, "…several descriptive and explanatory failings" (ibid, p.249) and does not take account of the lack of control benefit claimants often have over their circumstances.

In response, Wright (2016) develops a 'counter model' of the 'active welfare subject' with two foundational strands, the first, being user empowerment movements that have argued for the 'participation' and involvement of those who experience poverty and discrimination in policy formulation and research, the second, the concept of agency (ibid, p.239). The counter model takes into account the complexity of experience, motivations and constraints outlined above but acknowledges a capacity for, "reflection and action." (ibid, p.249). The usefulness of Wright's conception lies in its attempt, building on the work of Williams (1999), to situate the lived experience of social security claimants in concepts of agency.

Another model of agency has been developed by Lister (2004) whose conception of 'getting by' which is set out as a, "form of agency exercised by people in poverty" (ibid, p.130) offers a means of understanding the different ways in which people cope with, experience and manage their lives within wider constraints.

Figure 4: Forms of agency exercised by people in poverty



Source: (Lister, 2004, Figure 6.1, p.130)

Lister's (2004) typology is useful here in integrating the concepts of poverty and agency. Figure 4 sets out four broad strategies or forms of agency exercised by people in poverty. Firstly, 'getting by' focuses on how people manage and cope with everyday life on a low and fluctuating income. Secondly, 'getting out' involves the experience and resource management strategies of people attempting to 'get out' of poverty. Thirdly, 'getting (back) at' refers to different reactions to poverty that can be destructive but can also challenge everyday norms and reject negative labels as well as challenging the image of people in poverty as passive actors (ibid, p.140). Fourthly, 'getting organised' involves the potential for collective organisation and campaigning to defend the rights and further the causes of people in poverty (ibid, p.149).

What Lister (2004) offers is a way to understand how people in poverty act within the structural constraints that they face. The two strategies described as personal ('getting by' and 'getting out') are perhaps the most useful in understanding the experience and management of low and fluctuating income. The two strategies described as political/citizenship ('getting (back) at' and 'getting organised') are likely to be less common because of the constraints on such action, most notably the time they take to achieve.

Of the two 'personal' strategies, the short term 'getting by' is likely to be more prevalent than the long term 'getting out' because of the day to day management and strain of life on a low and variable income (ibid, p.147). A short-term focus can make strategic planning difficult, something that has been identified by theories of "scarcity" that describe a diminishing of attention when resources like time and money are scarce. Mullainathan and Shafir (2013) look at psychology and economics research to identify problems that arise when attention is taken by, for example, managing variable income, that could have been paid to longer term solutions. Structural constraints influence the strategies available to low-income households as well as their chances of success (Lister, 2004, p.157).

The most useful form of agency 'getting by', Lister (2004) argues, is often unseen, ignored or taken for granted (ibid, p.130) but is important in understanding how people experience and manage low and variable incomes. The way in which people prioritise scarce resources, rely on family and friends, manage money or go without are key to a full understanding of how poverty works and how policies may be devised to successfully tackle it. In particular, this is the space within which the management of low incomes and the management of the variability of those incomes can be observed and better understood. In looking at agency, Lister (2004) offers a way of understanding the different ways in which people cope with, experience and manage their lives within wider constraints.

There are two important difficulties with the concept of agency identified in the literature: the tendency to romanticise it in popular debate; and the risk of ignoring important structural constraints on people's lives. The ability to "bounce back" (Harrison, 2012, p.98) when experiencing low and fluctuating income levels is not shared evenly and depends on other factors in people's lives and so there is a risk of shaming those who are not able to cope. There is also a risk of over emphasising the role of agency in the lives of low-income households and ignoring prohibitive structural constraints (ibid, p.110). Any focus on agency therefore must take account of structural constraints that heavily restrict it such as the labour market, as well as personal factors like ill-health and family circumstances (Lister, 2004; Deacon, 2004).

This section has set out the concept of poverty as contested, but widely defined as both a lack of material resources and a lived experience with multiple indicators used to measure it. These measures can be useful but also arbitrary, highlighting the need for a more dynamic understanding of poverty that includes income change and experience. There is also disagreement about the role of agency in the experience of poverty. Lister (2004) outlines the forms of agency exercised by people in poverty, including 'getting by' which offers a means of understanding the different ways in which people cope with, experience and manage their lives within wider constraints.

4.2 Low and fluctuating income

When focussing on the experience of unstable and inadequate income over time, it is important to establish what the literature tells us about income change. The previous section has highlighted the importance of a dynamic understanding of poverty which includes low and changing income and the agency involved in 'getting by'. This section will further outline the theoretical basis of the thesis by setting out existing research on poverty dynamics and income change from year to year. It will go on to look at research that focusses on income variation within the year, and related expenditure and circumstance change.

4.2.1 Poverty dynamics

As set out in section 4.1, dynamic approaches to poverty focus on change over time and rather than providing a “snapshot”, allow “stories of change” to be uncovered (Smith and Middleton, 2007, p.3). Poverty dynamics research has developed since the 1990’s, largely due to the availability of further longitudinal data sets that allow for large scale quantitative analysis of change over time (Leisering and Walker, 1998). In the UK, the British Household Panel Survey started collecting data on a representative sample of people in 1991 and repeating this collection over time to produce a comprehensive, longitudinal data set. This data allows for an understanding of income change and poverty from one year to the next and has provided many insights into the dynamic nature of poverty (Jenkins, 2000; Jenkins and Rigg, 2001; Jenkins, 2011).

Income change is well documented by quantitative longitudinal research which shows that poverty is not fixed, and that income change moves people into and out of poverty from one year to the next. Jenkins (2000) uses evidence from the British Household Panel Survey to look at the dynamics of household income and finds income change from one year to the next and movements in and out of poverty. Something he describes as, “…much mobility but mostly short range” (ibid, p.115). He also describes people’s relationship with poverty as like an elastic band, stretching around an average level, not usually going too far but sometimes breaking with big life events (ibid, p.115). These findings challenge the static picture of poverty that previous income statistics produced as well as normative conceptions of an ‘underclass’ comprised of the same people who are always poor (Murray, 1990). On the contrary, Jenkins (2000) finds that, “…the proportion of the population that is touched by poverty over a six-year period is twice as large as the proportion that is poor in any one year” (ibid, p.107). This means, he argues, that far more people may engage with the social security system over a long period than the numbers in a single year.

This also shows that more people experience poverty than statistics at one point in time suggest and raises questions about who these people are and why they move into and out of poverty. Jenkins (2000) found that income changes affected different family types differently and were a result of various and connected changes in household compositions, circumstances and earnings. He found that movements into poverty were most likely to be experienced by one-parent families and least likely to be experienced by couples with children (ibid, p.122). Moving out of poverty has also received attention with Jenkins and Rigg (2001) finding that, "changes in labour earnings" (ibid, p.2) were the most common reason but also arguing that an approach solely focussed on the labour market would not be, "sufficient to help many members of society, for whom it is widely agreed that availability for paid work is not expected" (ibid, p.4).

Quantitative longitudinal research is also able to identify circumstance changes or 'triggers' that proceed poverty 'spells'. A more recent study by Jenkins (2011) analyses British Household Panel Survey data from 1991 to 2006 and again identifies small but regular movements up and down the income scale and in and out of poverty from one year to the next. These movements are heavily influenced by gaining and losing paid work as well as increases and decreases in working hours (ibid, p.16). There are also other "triggers" such as relationship breakdown, birth of a child and the death of a partner that moved people into poverty (ibid, p.16). Here, Jenkins (2011) Identifies the complex relationship between income variation and changing life events and circumstances and raises the question of how income changes within the year and how this is experienced.

4.2.2 Income variation

While the quantitative studies of poverty dynamics outlined above look at income changes from one year to the next, fewer studies focus on income variation within the year. Those that do, find variation and change within the shorter periods in which people live their lives. There is also evidence of related expenditure and circumstance change.

In their study, Hills et al (2006) use two-weekly income diaries to look at the incomes of working families within the year. They find variability in the incomes of the 93 families who completed the study. Using the coefficient of variation measure that allowed them to track variation from mean yearly income, they describe a third of participants as having an income that was "stable with blips" and a quarter with incomes that were either "erratic" or "highly erratic" (ibid, p.4). They also find that the lowest incomes are the most variable (ibid, p.69), adding evidence that income variation plays an important role in the lives of low-income households.

Hills et al (2006) also offer a way to understand different sources of income and their variation by separating them out and looking at their stabilising or destabilising effects. They find that net pay is more variable than overall net income, benefit incomes are on average more variable than net pay and that there are big differences between stable sources like child benefit and variable sources like Job Seeker's Allowance (ibid, p.5). Tax credit receipts are also found to be more variable than pay on average and other market income is highly variable. They find that the balance of these variations is important with one sometimes offsetting the other (ibid, p.5). For example:

> *"Adding in other market income does increase variability compared to net pay but adding in either social security benefits or tax credits reduces variability." (ibid, p.5)*

This evidence shows the potential significance of different sources of income to the overall variability of the income of low-income families and in particular the role social security benefits and tax credits can play in counteracting instability.

There is also evidence from an American study using 'financial diaries' of income 'unsteadiness' in short periods playing a significant role in the lives of low-income families. In their research with 235 households, Morduch and Schneider (2017) recorded all income and spending for each family in 2012 and 2013. They identified 'spikes and dips' by, "…counting the months when income is a certain amount above or below the average" (ibid, p.29). They found that a number of these households experienced income and expenditure 'unsteadiness' within the year and that this unsteadiness, rather than being unusual, was a defining part of their experience of low income (ibid, p.34).

Expenditure variation and its interaction with income variation was also identified within the year. Morduch and Schneider (2017) found that, "…income fluctuations are exacerbated by spikes and dips in expenses" (ibid, p.34) and that, "…spending was nearly as variable as income" (ibid, p.53). Spending commitments were most likely to vary with circumstances including foreseen events like Christmas and unforeseen emergencies like a broken cooker. In another study, changes in household make-up such as a family member leaving or joining the household or growing older and consuming more is identified as having an impact on expenditure (Graham et al., 2005).

Morduch and Schneider (2017) offer three possible explanations for volatile expenditure. The first is that participants were living “pay check to pay check” and matching expenditure to volatile income, so budgeting in short periods and only spending when they could (ibid, p.54). The second explanation is that, “volatility begets volatility” or that what happens one month, including getting into debt or not being able to buy bulk items, affects the next month. Leaving participants, for example, to pay money back or buy items when they are needed. The third explanation is, “expected emergencies” such as a leaking roof or a broken-down car, which although expected when houses and cars are old and there is no money to maintain them, are experienced as emergencies (ibid, p.54). These explanations offer insight into the role of expenditure variation and how it interacts with income variation, something that is under-explored within the literature.

Circumstance change also plays an important role in income and expenditure variation and is an important focus for poverty research. Patrick (2017) identifies several life events or circumstance changes that affected participants in her qualitative longitudinal study of the lived experience of welfare reform. These include the onset of ill health, birth of a child, relationship breakdown and the loss of jobs. Life changes can also be identified in the common experience of, “homelessness and multiple temporary addresses” experienced by those in her study, with one participant having lived in 33 properties in a three-year period (ibid, p.61). It is clear from the literature that these life changes which are experienced by families with different income levels, pose significant challenges for those on the lowest incomes (Edin and Lein, 1997; Hill et al., 2016).

Although the literature identifies big life events as important, a series of smaller changes within the year may also pose significant challenges for families on low and fluctuating incomes (Morduch and Schneider, 2017, p.162). As Daly and Kelly (2015) point out, the interaction between for example care needs and varied work hours can be complex. A change in working hours or care requirements of a family member could be small but their interaction can be crucial to how families manage (ibid, p.47). Together these smaller changes can create complexity that challenges the ability of low-income families to ‘get by’.

The complexity of this interaction between circumstance changes is important. In their study of life below the minimum income standard, Hill et al (2016), set out the potential consequences of family separation:

> ***"…****the loss of the (main) earner, dealing with the benefit system or having to manage a family budget for the first time, the potential of losing the family home if it is mortgaged, being liable for the under-occupation penalty if a partner and child move out, and sometimes being left with an ex-partner's debts." (ibid, p.16)*

While specifically linked to family separation, similar consequences can come with household composition changes, the onset of health conditions and the loss of a job. In their qualitative longitudinal study of the role of work in the lives of low-income families, Graham et al (2005) argue that rather than being able to separate out a change like moving into and out of work, such a transition must be understood within the context of complex lives (ibid, p.101). They describe an "ongoing flux" of circumstances, including, "work status, family size and composition and financial skills" (ibid, p.101).

This section has shown that poverty is not fixed, and the same people are not poor all of the time, instead, changes in income and/or circumstances mean that people move into and out of poverty from one year to the next. Few studies look specifically at shorter periods within the year but those that do find income and expenditure variation that is more common for those on the lowest incomes. The relative variability of different sources of income is important with the potential for benefit income to stabilise and destabilise variability. Expenditure change can also vary alongside the complexity of circumstances.

4.3 Life on a low and fluctuating income

When trying to understand responses to low and fluctuating income in short periods, it is necessary to look at both the economic choices people make about money and the experiences people have because of low and fluctuating income. The previous section set out what the poverty dynamics and income variation literatures reveal about income change and related expenditure and circumstance change. This final section will review a wide body of money management and lived experience literature in order to draw out themes that inform this thesis. This section will include a discussion of short-term budgeting and saving; sources and payment periods of income; and relational and organisational support.

4.3.1 Short term budgeting

A wide body of literature focusing on money management describes budgeting on a low and variable income as short term, with a focus on day-to day expenses: what Daly and Kelly (2015) identify as, "the very short term budgeting cycle" (ibid, p.175). Hills et al (2006) find short term planning rarely longer than a month, with a third of respondents planning, "…a week or less ahead." (ibid, p.10). Short periods are also the time periods in which people on low and variable incomes live their lives, for example, weekly, two-weekly and monthly benefit payments and work income and so changes in these periods may make a difference to how people cope.

Saving is also short term or non- existent with a lack of extra income to save for future periods of need. In their study of low income households in Bradford, Cohen et al (1992) find that respondents see saving for lump sums as impossible and that, "…only three out of ninety-one claimants had any sort of savings." (ibid, p.39). This finding is echoed by a more recent study of lone-mothers, work and relationships over time. Millar and Ridge (2017) find that the day-to day commitments of their respondents often prevented them from building up savings or paying into a pension (ibid, p.25). This was despite respondents reporting the desire to plan further ahead.

Another way of looking at the savings of those on low and fluctuating incomes is put forward by Morduch and Schneider (2017, p.96) who show that many of their respondents are effective savers, but that they are saving in shorter time frames. Drawing on other US research as well as their own, they argue that in the absence of traditional longer term saving, many families save for periods of days, weeks and months (ibid, p.107).

Managing low and fluctuating income can also involve trying to increase income through paid work. In fact, this was often the most preferable strategy for increasing income for participants in Kempson et al's (1994) study of how low-income families make ends meet. They interviewed 74 families and found a hierarchy of approaches to increasing family income with, “find (better paid) full time work” at the very top (ibid, p.275). However, availability, quality and security of work were also key factors.

Cutting back expenditure and prioritising basic needs through periods of dipping income is also evident in the literature. Reporting on 31 different studies looking at income, expenditure and household budgeting, Kempson (1996) found that families who, “…went without food entirely for short periods and lived in unheated homes” (ibid, p.49) in order to survive. A more recent study by Hill et al (2016) found people, “…prioritising the basic necessities of living – food, warmth, shelter and good health” (ibid, p.3). Studies also identify the difficulties parents face meeting their children’s needs (Wright and Haux, 2011, p.23) and that the health and welfare of children is protected at the expense of the needs of adults, usually mothers. In a qualitative longitudinal study looking at low-income families, gender, decision making and debt, Goode, (2010) finds evidence of women prioritising the needs of children over their own (ibid, p.101). These studies draw attention to the importance of a small amount of income change, up or down, which can make a significant difference to the ability of families to get by without giving up essential items.

Families also borrow money to smooth periods of low income and there is evidence, from several studies, that even after tight budgeting, borrowing money is a necessary part of life for people on low and fluctuating incomes. The most common source of financial support was borrowing from family and friends, something Shildrick et al (2010) called, “…a regular and necessary practice for the vast majority” (ibid, p.35). However, money is borrowed from a range of sources in order to: get through periods of insecure income; make big purchases and to ensure the needs of children are met.

Borrowing money can both improve financial stability in short periods but also threaten longer term stability with debt. As Hirsch (2013) has pointed out, borrowing can have a positive effect on living standards (ibid, p.22) and can be used to smooth variable income but it can also create debt which further restricts future available income. Debt is identified as a significant part of living on a low and variable income and a major hindrance to improving financial situations both in and out of work. Shildrick et al (2010), find that debt stayed with people and, “…undermined the potential gains of waged employment” (ibid, p.6) while Wright and Haux (2011) find that deductions from benefits for debt repayments cause "unmanageable difficulties" (ibid, p.9) for benefit claimants. These studies show the importance and difficulty of borrowing money to manage low and variable incomes.

4.3.2 Sources and payment periods of Income

Adapting to the receipt of different sources of income can also guide organisation and budgeting. Households can receive several different sources of income including wages, social security benefits and tax credits, additional income and loans (Hillyard and Patsios, 2013, p.160). There is evidence that distinctions are made within families between sources of income, who receives them and who and what they are for and that there are gender dynamics to this (Bennett and Sung 2013). Goode et al (1998), carried out a study of the distribution of income within thirty-one low-income households and found that Child Benefit was usually received by women and set aside for the needs of children and that Job Seeker's Allowance and Income Support were usually received by men (ibid, p.18). Wages were used for main expenses such as bills, and food and additional income was more often seen as belonging to the individual who earned it. Other benefit income was also seen as having a specific purpose (ibid, pp.11-19).

There is also evidence from the literature that having different sources of income can help with the budgeting process. In their study of everyday life on a low income, Daly and Kelly (2015) found that:

> *"…gas and electricity cards tend to be purchased on the day Child Benefit is received, and items for children are also bought through this money. Rent and other outgoings are paid through the 'big money' when it comes." (ibid, p.176)*

This shows budgeting habits that match different sources of income and different items of expenditure and suggests that change to the sources of family income could make a difference to how they cope. A more recent study by Bennet and Sung (2014) also found that women were more likely to be responsible for money management in low-income households (ibid, p.8). Low-income households also adapt to different payment periods in order to help organisation and budgeting. In her study of the impact of Universal Credit, a benefit that brings in monthly payments for low-income claimants, Hartfree (2014) identified a, "…preference for shorter payment periods" (ibid, p.15) and a tendency to match payment patterns with income receipt (ibid, p.16). This finding was echoed by Hill et al (2016), who found, "…an appreciation of receiving frequent regular payments" (ibid, p.28) in their study of the experience of families living below the minimum income standard. This was also directly linked to budgeting practices by respondents in a study of resilience and neighbourhood change in Northern Ireland which found that, according to their respondents, "…staggered, multiple payments helped them to budget more effectively (Hickman et al., 2014, p.39). These findings draw attention to the importance of when money is received, which can help budgeting, but they also raise the question of whether changes to the frequency of income could pose difficulties.

There is some evidence that different periods of income receipt can cause illiquidity and pose difficulty. Less regular and more variable income can make budgeting unworkable with money not coming in at the right time. In her ethnographic study of food bank usage, Garthwaite (2016, p.7) spoke to people who spent far more on hire purchase household items in the long run because they didn't have the money when they needed it. This illiquidity is also referred to by Morduch and Schneider (2017) who make the distinction between, "…not having the money at the right time" (illiquidity) and, "…never having the money" (insolvency) in their discussions of fluctuating income and expenditure (ibid, p.12). They identify the added financial and psychological costs of not having money at the right time (ibid, p.75) and suggest that it needs to be understood alongside the related issue of never having the money if appropriate solutions are to be found (ibid, p.167).

4.3.3 Relational and organisational support

Family and social networks play an important role in helping people manage and 'get by', providing financial, practical and emotional support. Several studies identify family members and friends as sources of borrowing small amounts but there is also evidence of family members with more stable incomes being relied upon more significantly in periods of low income (Edin and Lein, 1997; Shildrick et al., 2012, p.186). Families and friends were also found to provide informal support such as childcare and gifts, including household essentials, which could maintain or improve financial situations and help people cope (Hill et al., 2016, p.18; Daly and Kelly, 2015, p.127). Food and accommodation is also shared, including invitations to regularly stay or eat at a family member's house (Millar, 2007, p.18; Daly and Kelly, 2015, p.55).

Support is also important at the right time and this can be dependent on the income stability of the lender. A participant in Morduch and Schneider's (2017) research commented, "I'm blessed with a sister with a guaranteed pay check" (ibid, p.3) drawing attention not just to the need to borrow money, but to the security of knowing they can borrow money at the right time and smooth out variations in their own income. Money and other support can be needed in particularly difficult periods. Graham et al (2005) identify the importance of support in the context of transitions from benefits to work which can be costly in the short term and require emotional support to deal with a period of change and insecurity. Despite these insights, very few studies, particularly in the UK have focussed on the timing of support.

Networks are also reciprocal and reliance on family and friends comes at a cost. In their study of American single mothers, Edin and Lein (1997) identify two functions of networks, smoothing income and, "…equalizing distribution within the network" (ibid, p,189). As well as showing directly how income variation is dealt with in this 1990s American context, these functions also outline the reciprocal nature of low-income networks, with an expectation that those who can afford to contribute do so. Other studies recognise the costs associated with family and network support, something the Family and Childcare Trust (2013) refer to as the "relationship premium" (ibid, p.66). Daly and Kelly (2015) also describe the family as a, "resource pool to protect against scarcity" (ibid, p.127) but with social obligations and conditions attached. Family and social network support is also sometimes unavailable, often because family and friends are in a similar financial position and there can be negative consequences for those giving the support, including financial hardship and budgeting difficulty (Cohen et al., 1992, p.44).

Organisational support also plays a role, particularly in a changing landscape of social security provision. One example is the growing use of foodbanks (The Trussell Trust, 2020a). A body of academic and third sector research focusses on how and why food aid is accessed by low-income households. They find that some low-income households rely on foodbank support, particularly after experiencing income shocks relating to changes in their circumstances. Foodbank usage was often seen as a last resort by respondents despite a substantial increase in foodbank attendance across the UK (Fitzpatrick et al., 2016, p.57).

Garthwaite (2016) carried out ethnographic research in Stockton on Tees and found that the insecurity of life on a low income is very much part of the narrative of participants with stories of benefit delays, low paid and zero-hour jobs and the complications of ill health and lack of food (ibid, p.110). Although not the focus of her research, circumstance change and related changes in income and expenditure were part of the experiences of those using foodbanks that she met. Income shocks and tipping points were also recognised as more damaging for those on low incomes without the resources to cope (ibid, p.91). Foodbank usage is part of the current story of poverty and insecurity in the UK and the reasons people give for using them are an important indicator that income and circumstance change requires further research.

This section has set out what low and fluctuating incomes mean for low-income households and how they experience and cope with such change. While they highlight important themes, very few take a longitudinal approach to look at experience over time and none specifically focus on the experience of short-term income change.

4.4 Conclusion

This chapter has brought together a diverse body of literature on poverty, agency, poverty dynamics, and income variation, as well as money management and coping strategies. This further establishes the theoretical grounding of the research in the concepts of poverty and agency and introduces the first two research questions on how income changes and how it is experienced, managed and coped with by exploring how the literature informs these questions in different ways. A number of conceptual insights, themes and questions have been identified that inform the empirical phase of the research.

Poverty will be understood as both a lack of material resources and a complex and dynamic lived experience. The related concept of agency also illuminates the complex and constrained actions of low-income households and the empirical phase will be informed by Lister's concept of 'getting by' that allows for an understanding of how families cope with low and variable incomes.

Poverty dynamics and income variation literature reveal the important and under researched area of short-term income change. While there is now a developed literature on poverty dynamics or income change from one year to the next, far fewer studies look within the year. Those that do, find that short-term change is common and a particular issue for those on the lowest income who are most likely to experience change and are in the worst financial position to manage and cope with it. This raises the central question, not directly addressed in these bodies of literature, of how low-income households experience short-term income change.

Money management and lived experience literature that focuses on the experience of low-income, identifies several strategies but does not directly focus on the role of income change. This research highlights the importance of short-term budgeting which includes short-term and non-existent saving, increasing income, cutting back and prioritising, borrowing and debt. A few studies identify the importance of the sources and pay periods of income which provide important focal points for this thesis. Others detail the relational and organisational support accessed by low-income households in order to manage and cope. These conceptual insights, themes and questions will be taken into the empirical phases of the research. The next chapter will look at the methodological approach and practical application of research methods within the thesis.

5. Research methods

This chapter sets out, justifies and reflects on the methodological approach and design of the research. The first section sets out the research questions, the second sets out and justifies the overarching approach. The third and fourth sections describe the research design and the process and practicalities of fieldwork. The fifth and sixth sections set out the achieved sample and the process of analysis. Finally, the seventh section reflects on the methodology.

5.1 Research questions

The main aim of this thesis is to understand the nature and implications of short-term income change and insecurity for low-income households. The research questions were therefore developed after reviewing academic and policy literature:

1. How do the incomes and circumstances of low-income households vary over relatively short periods?
2. How do low-income households experience, manage and cope with income change and insecurity in relatively short periods?
    a. How important are different sources of income, their adequacy, stability and the timing of their receipt to the experience of short-term income change?
    b. What role does financial management play, including expenditure patterns, borrowing, and saving, in managing short-term income change?
    c. What role do familial and relational networks play in coping with short-term change?
    d. How are work and social security experienced in relation to security and insecurity?
3. What significance do insecurity and change have for policy?
    a. Is the social security system appropriately responsive to income change and insecurity?
    b. How might the social security system respond better?

5.2 Approach

The way in which research proceeds partly depends on the researcher's conviction of what can be known about the social world (ontology) and of what knowledge is and how it can be produced (epistemology) (Snape and Spencer, 2003, p.1). A related factor is the choice of qualitative and/or quantitative methods and how these are justified and grounded in methodological philosophy in order to provide a rigorous approach.

The approach adopted here is an interpretivist epistemology using qualitative methods to uncover the subjective knowledge of those experiencing inadequate and unstable income. This involves the claim that knowledge is created through the interaction between researcher and participant and, "mediated by interpretation" (Schiettecat et al., 2017, p.6; Blumer, 1954) which underpins the research design.

While accepting that the authorship of social research involves taking a leading role in research focus and interpretation (Taylor, 2008, p.50), the approach adopted here heavily involves its respondents. Underlying the research design is the principle that the knowledge and experience of people in poverty or on the receiving end of the policy process, are valid and valuable. Without this, "life knowledge" (Krumer-Nevo, 2005), it is argued, a crucial part is missing from policy debate and from the understanding of life on a low and fluctuating income. While not fully participatory (Beresford, 2016) the research will attempt to generate knowledge <u>with</u> research participants (Miller, 2000) rather than <u>for</u> them, while being guided by specific research aims and questions.

In order to acknowledge and scrutinise the possible ways in which a researcher's positionality and approach can affect every stage of the research a, "…reflexive research stance" (Schiettecat et al., 2017) will be taken. Reflexivity is a widely used but undeveloped concept (Archer, 2007, p.1) but can be seen as a, "practice of transparency" (Roose et al., 2016) and a way of improving reliability in research practice. In line with most qualitative research, there is no claim of objectivity and an acknowledgment that all participants in the research process, most importantly researchers, bring, "…their subjective values and meanings to their endeavours" (King and Horrocks, 2010, p.126). A common criticism of qualitative approaches is that they do not make clear how research findings have been obtained (Ritchie and Spencer, 2002, p.308) and so it is important to make research practice explicit.

Several practical steps were taken to embed a reflexive approach in the research practice. A reflexive diary was completed for the duration of the PhD. This meant decisions were documented and reflected upon in order to link them back to my research approach and methods and to identify ethical issues and limitations of the research in an ongoing way. The diary has also made it easier to make the process as transparent as possible.

Regular supervision and meetings with experienced academics and peers allowed for decisions and ideas to be reflected upon. For example, important decisions such as how to use the diaries and what they would include were discussed with academics who had previously used diaries. Methods were also discussed with peers carrying out similar research and who could offer feedback. Reflexivity also played a part in the fieldwork itself as a practice and so shaped how ethical issues were dealt with (see section 5.3.4). The role of reflexivity within the analysis was also essential as a constant awareness of the researcher's role and in practice this meant keeping in touch with the transcript text at all stages of analysis.

This research adopts a qualitative longitudinal approach (Saldana, 2003; Thomson and Holland, 2003; Millar, 2007; Lewis, 2007; Schiettecat et al., 2017). A qualitative approach was chosen because of its ability to delve into subjective experience and context and to do so in an in-depth way. While vital to the policy debate, statistics can miss the complex lived reality of people's lives (Lister, 2015) and this multidimensional reality (Mason, 2006, p.11), is the focus of this research.

As well as taking a qualitative approach, the research has a longitudinal element and looks at change over time through several episodes of data collection (Lewis, 2007, p.545). This allows for in-depth analysis of how low-income households experience, manage and cope with income and circumstance change. As Millar (2007) points out, qualitative longitudinal approaches, "…help us to understand how people cope, manage and adapt to their situations over time" (ibid, p.9).

This qualitative longitudinal approach has several advantages that allow the research design to address the aims and questions of the research which are stated in the previous section. Firstly, the research seeks to find how the incomes and circumstances of low-income households change over relatively short time periods. A qualitative longitudinal research design is well suited to gauging change over time. Respondents have been interviewed on up to four occasions and a smaller group (5) have filled in income and expenditure diaries in between interviews, creating data at different points in time that can be compared to assess change or, “what remains constant or consistent through time” (Saldana, 2003, p.114).

Secondly, the qualitative longitudinal research design has allowed for a focus on how income change is experienced. Instead of looking at a snapshot of one point in time, dynamic approaches to poverty allow for an understanding of how people’s lives change and how they cope with this change (Millar, 2007, p.534) as well as the ways in which people practise their agency in the context of restraining social structure, instability and lack of control over their lives (Lister, 2004, p.178). It also allows for the revelation of multidimensional lived experience that adds context to the one dimensional reality of, for example, households annual income and whether they are above or below an agreed income poverty line (Mason, 2006, p.10).

Thirdly, the research aims to gauge the significance of income change and insecurity for policy and make recommendations for how the social security system might respond better. A qualitative longitudinal approach allows for an in-depth examination of the experience of social security policy over time and can reveal processes and dynamics that cannot be fully understood from a top-down or administrative perspective. It is also the author’s contention that qualitative evidence of lived experience can be under considered in social security policy design (Summers and Young, 2020). This research therefore seeks to provide useful policy insights (Ridge and Millar, 2011, p.88).

5.3 Research design

The research design was formulated in the first year of the project and developed over time with feedback from academics and participants. This involved considering the key aims of the research and the practical realities and constraints of a PhD thesis.

This section sets out and justifies the research design: the use of semi-structured interviews and income and expenditure diaries; how research instruments were designed and developed; how the sample was defined, and finally the key ethical issues.

5.3.1 Interviews and diaries over time

The central components of the research were a combination of longitudinal qualitative interviews and weekly income and expenditure diaries. These were chosen to capture income and circumstance change over time as well as the interpretations of participants at regular intervals.

The time period of three months[14] was chosen because of the aim of the study to focus on change over relatively short periods of time and because of the practical restrictions of the research which had to be completed within a PhD thesis time period. A three-month focus and weekly income and expenditure data collection enabled change to be tracked in very short periods within a relatively short time frame. This was considered appropriate for addressing the questions posed and long enough to track change. A longer time frame may have been able to cover different parts of the year and therefore better address issues of seasonality. However, participants' research periods covered different months of the year and the qualitative nature of the study allowed participants to reflect on their income changes.

Semi-structured interviews were chosen for their ability to access the subjective experiences of participants that often remain hidden or inaccessible (Perakyla and Ruusuvuori, 2011, p.529) and to allow for an in-depth picture of income, expenditure and circumstance variation to be constructed. Qualitative interviews differ from structured survey interviews which are often combined with the assumption that the researcher can play a neutral role in extracting objective information from participants regarded as, "passive *vessels of answers"* (Holstein and Gubrium, 1995, p.7). In line with the interpretative epistemology already set

[14] The practicalities of fieldwork such as rearranged appointments meant that research periods were up to five months long.

out, the qualitative interviewer is a, “research instrument” (Legard et al., 2003, p.142) themselves and plays a crucial part in constructing meaning and knowledge together with the respondent. Rather than attempt to play a ‘neutral role’ in order to ensure the quality of the research, a qualitative approach involved making the role of the interviewer a well-documented part of the research process so their role can be assessed by all those who consider the meaning and usefulness of the research findings.

Income and expenditure diaries were chosen for: their ability to record consistent information over short periods of time; their ability to add quantitative income and expenditure data to create a multidimensional picture (Mason, 2006, p.22); and because of their compatibility with qualitative interviews in obtaining information in a reliable way (Corti, 1993). Although less common in UK research, ‘financial diaries’, usually filled in by the researcher in regular interviews with people living in poverty, have been used in the US and in international development research (Morduch and Schneider, 2017; Zollmann, 2014). Diaries used here were designed to be filled in by participants themselves but with the flexibility for the researcher to make regular visits to provide help and support and so relationships could be built up over time.

5.3.2 Designing and developing the research materials

Research materials were designed at the start of the research and developed before and after the pilot study (see section 5.4.3). This process involved consultation with the supervisory team and other academics and employing a designer to design the participant consent form and income and expenditure diaries.

Firstly, an interview guide was designed (see appendix A) to provide consistency and focus to interviews but also to allow for participants to raise new themes that could be returned to in follow up interviews. The initial interview guide was drafted by considering the research aims and questions and what consistent information was needed from each participant. This iterative process involved drafting the interview guide, getting feedback from the supervisory team and other academics and through testing the questions in the pilot phase of the research. Follow up interviews were adapted for each participant to follow up on themes raised in the initial interview and to ask about the previous 4-weeks of diary entries (see section 5.4 for how interviews were deployed).

Secondly, interview materials were designed and developed after wide reading and discussions with others who had used similar aids within interviews.

- Income sheets and finance maps (see appendix B) were designed to record income and expenditure at the time of the first interview. This created a reference point that allowed for comparison across all first interviews but also a written record to return to with participants to gauge change over time.
- A basic timeline (see appendix B) was chosen to allow participants to look back at previous income, expenditure and circumstance change. This retrospective approach attempted to explore the background to participants' current and future circumstances by encouraging them to visualise their life events and engage different parts of their brain (Buzan, 1991).
- The consent form (see appendix C) and information sheet (See appendix D) were developed by considering the ethical implications of the research, in particular the need for informed consent over time (see section 5.3.4) and by looking at examples of forms and sheets used in other research projects.

Thirdly, the income and expenditure diaries were designed (see appendix E) after reviewing their use in different contexts and consulting other academics who had used diaries in some form. In order to develop the content, a number of diaries and forms were looked at from previous studies, most of which focused on either income or expenditure. Simple income and expenditure forms such as budget sheets used by advice agencies (Citizens Advice, 2011) and the 'statement of assets and other financial circumstances' used by HM Courts and Tribunals Service (2013) were looked at for their straightforward collection of information. Diaries used within research were also consulted, including the income diary used by Hills et al (2006) in their study of income variation.

After considering these diary designs and approaches, lists of income and expenditure were drawn up and a draft diary designed. This draft was then commented on by several experienced researchers and colleagues before a final draft was put together and professionally designed for the pilot study where it was shown to participants for feedback (see section 5.4.3).

Fourthly, recruitment materials were designed, including the organisation information sheet (see appendix F) and the participant flyer (see appendix G). These were designed after consultation with colleagues who had carried out similar research recruitment exercises and were developed after the pilot stage. The information sheet was adapted and personalised for different organisations and was used as the basis for emails, presentations and face to face or telephone contact.

5.3.3 Defining the sample

The sample criteria included three elements, that participants should:

1. Be claiming means-tested benefits;
2. Be of working age;
3. Have good knowledge of their household finances.

Means-tested benefit claimants were chosen because they represent a large population of households on relatively low and variable incomes and this was a straightforward way to screen possible participants. Those claiming Universal Credit, Child and Working Tax Credits and Income Related Employment and Support Allowance were recruited. These means tests do include people on a diverse range of incomes as depending on circumstances, households can still be eligible for means-tested benefits with a relatively high income[15]. Focusing on means-tested benefits was also deemed less intrusive than checking the income of participants before they took part.

Means-tested benefit claimants are also members of a household which is the focus of the study as the unit within which most people organise their finances. This definition is not designed to be prescriptive and could involve different numbers of people and personal characteristics. This practical definition of a ‘household’ was also designed to correlate with definitions used by the

[15] Tax Credits for example are paid on the basis of circumstances and are reduced as family income rises. According to official statistics they cover “…a broad range of incomes up to £50,000” (HMRC, 2016b, p.20)

government in the social security system[16] but was open to the interpretation of participants.

Working-age people were chosen in order to explore the relationships between work and benefit income. Knowledge of finances was also deemed important to taking part in the research in order for financial details to be recorded and reflected upon. This was ensured through asking potential participants whether they had good knowledge of their household finances in initial conversations before a first interview was arranged.

Sample diversity was also aimed for. The purposive nature of the sampling method meant diversity could be sought as the study progressed in order to ensure, for example, a balanced number of single people and couples, parents and non-parents. When recruiting participants in stages, the researcher was also aware of other demographics that might affect research findings. For example, the age and gender of participants and the number of children in the household. The aim was to recruit a sample with diverse circumstances. The sampling process also had an element of convenience sampling (Burgess, 1984) with the ability to access participants influencing the make-up of the sample. A sample size of 15 to 20 was chosen because of the time and resource constraints of a PhD study and because, after a review of similar approaches (Patrick, 2014; Hall and Perry, 2013), it was believed to be large enough to allow for an in-depth focus on change over time.

5.3.4 Ethics

There are also ethical issues that arise from this choice of approach and methods. As part of this research process, the ethical procedures of the University of Bath have been followed and a detailed form submitted and approved by a Research Ethics Officer (see appendix I). Ethical considerations and decision making were also ongoing throughout the longitudinal research process (Corden and Millar, 2007, p.587). The welfare and views of participants were central to the study's design and practice, including repeat opportunities to reaffirm consent, to feedback about the research process and to vary participation. This sub-section

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[16] "A benefit unit is a claimant, or couple making a joint claim, and any child or qualifying young person they are responsible for" http://about.universalcredit.service.gov.uk/kms/Pages/Benefit_Unit.htm

sets out four ethical considerations of the research: informed consent over time; power relations; anonymity; and participant incentives.

The need to ensure participants actively consent to taking part in research is a key ethical consideration. While accepting that there is a, “pessimistic scenario” of informed consent damaging rapport and hindering the viability and effectiveness of certain research, Crow et al (2006) set out a number of reasons why informed consent can improve data quality, including that it can help prepare for further research stages, improve researcher-participant relations and rapport and that the reassurance it gives can improve participation rates (ibid, p.85).

Within this study, explicit consent was gained through a consent form (see appendix C) and information sheet which set out details of the research (see appendix D). Verbal explanations were also given by gatekeepers and by the researcher on first contact. Verbal consent was sought throughout the research with participants able to withdraw at any time. As Wiles et al (2005) note, researchers should also be aware of, “…participants’ unspoken expressions of a reluctance to continue” (ibid, p.19) particularly in longitudinal research where several meetings take place. All participants were able to give informed consent and recruitment was carried out with an awareness that those who could not were unsuitable to take part in the research. The researcher was also prepared to stop research at any time if it became clear a participant could not consent to take part.

During the research, power relations existed between researcher and participant and this is particularly significant in research with people on a low income (Schiettecat et al., 2017, p.1). The experience of poverty is accompanied by a societal stigma (Goffman, 1968) and a form of labelling that makes the approach of poverty research, the terms it uses and the way it approaches participants an important ethical issue (Lister, 2004. p.114). Care was taken during the research process to ensure that, where possible, discomfort was kept to a minimum and that participants were reminded of their ability to end the research at any time without giving a reason.

In practice this meant giving participants time to vent and emphasising that they could refuse to answer questions. The process of taking part in the research was a challenge for some participants and more than one person talked about the ‘depressing’ nature of talking about their finances. A flexible approach to participation requirements meant this could be accommodated, with help with diaries in every follow up interview and clear messages that each person could contribute what they felt able to. The researcher also remained conscious of the terms used in the research and was wary of stigma and labels. Participants were encouraged to tell their own stories and distance themselves from terms they didn’t feel represented them (Beresford et al., 1999; Dean. 1992).

Anonymity was ensured at different stages of the research process. Participants signed consent forms which contained their personal details and were locked away in an office drawer and then scanned into a secure drive at the end of the project. This was the only permanent storage of their personal details such as their address, and pseudonyms were assigned to each participant. During the data gathering stage, recordings and transcripts were stored on a secure university drive according to the data management plan and anonymised transcripts were transferred to NVivo. Data handling, analysis and writing up was then an anonymous process. The possibility of identifying participants because of their circumstances was also considered and minimised where possible. Because of the longitudinal and detailed nature of the study, a lot of data was gathered on each person. In order to protect personal identity, each output of the research will be examined for anonymity before it is published. If there are clear issues with somebody being identifiable through their circumstances, publications will be re-written or restricted.

In order to address expected high attrition rates and to thank participants for the considerable commitment they made, a small voucher-based incentive was included in the research budget. Participants received £10 of high street vouchers per interview. There is debate within the literature about the use of incentives, with some arguing that it may lead to participation for the wrong reasons and others seeing it as a legitimate way to acknowledge the part participants play in the research process (Wiles et al., 2005, p.16). Non-monetary incentives are certainly widely used within research (Corti, 1993) and were felt to be appropriate here not least because of the time commitment involved. Within the study, participants appreciated the recognition of their time commitments and were able to explain any financial impact they had. For those struggling the most, the monetary value of £10 was an important boost to their weekly income but this was arguably balanced out by the costs of committing to take part in a time-consuming study.

5.4 Fieldwork

The research involved a period of fieldwork from 2017 until 2019, when contact was made with gatekeeper organisations, the sample was recruited, and the research methods were deployed. This section examines the practical aspects of the fieldwork.

5.4.1 Research location

Fieldwork was carried out in Bath and North-East Somerset[17]. Bath was chosen for its convenience with its close proximity to the University of Bath but also for its policy significance as a Universal Credit pilot area that introduced the benefit for certain claimants in February 2014.[18] In January 2017, 800 people in Bath and 504 people in North East Somerset were claiming Universal Credit (McGuinness et al., 2017, pp.14,25). There were also an estimated 5,170 people claiming “out of work benefits” in Bath in April 2017 according to DWP figures (Nomis, 2017).

The Bath and North-East Somerset area has a population of 192,100[19] (Nomis, 2020) and is a mix of urban and rural areas. Despite being one of the least deprived local authority areas in the country, it also has pockets of deprivation and poverty with 25% of small areas in the lowest 10% of deprived areas nationally in 2015 and 3790 children living in families with low incomes in 2013 (BathNES Council, 2015; 2017). Advice, support and council services are largely based in Bath but with outreach venues nearby. The study focuses mainly on Bath itself but included North-East Somerset because of the reach of the services of gateway organisations. Participants were drawn from different areas of Bath but were concentrated in the most deprived areas.

The advantage of a qualitative approach is that it can explore experiences and management of low and fluctuating income within the context of a local area. Area differences may be significant, for example research in a more deprived city might find differences in experience which are beyond the comparative capacity of this

[17] The local authority area: http://www.bathnes.gov.uk/
[18] https://www.gov.uk/government/news/universal-credit-expands-to-bath-and-harrogate
[19] In 2018, the latest year for which figures are available

research. Despite this, a range of qualitative studies, set out in the literature review of this thesis, show a commonality of experience of life on a low income across areas and so insights will have relevance beyond the local area of study.

5.4.2 Recruiting the sample

Respondents were recruited through ongoing contact with six different organisations, including an advice agency, a children's centre, a housing association and three support organisations. Negotiating access to participants through gatekeepers can be crucial to the way research develops and to its success (Ritchie and Lewis, 2003, p.62). In their study of lone mothers in America, Edin and Lein (1997) found that gaining trust through local groups increased the likelihood of the mothers they spoke to giving accurate accounts of their income (ibid, p.12). Time was therefore invested in building relationships with organisations, staff members and potential participants. This involved voluntary work with two organisations and trying out different recruitment methods. This was a time-consuming process, with many failed leads but allowed for relationships to be developed and for a degree of reciprocity.

Contact was made with several advice and support organisations working with means-tested benefit claimants, who were asked to help identify participants. It was decided that each contact would start with an initial meeting in which gatekeepers were asked for their input on how recruitment could work best. In the case of the first gatekeeper, an initial meeting was followed by a contribution to their morning briefing for advice caseworkers and volunteers in which the research was briefly presented alongside a request for help. This approach was successful in making contact with caseworkers who had regular contact with clients and in arranging a regular visit to advice drop-in sessions, where the researcher could have direct contact with potential participants. A third of the eventual sample (5) were clients of this one advice organisation. The other two thirds of participants came from other organisations, flyer handouts and contact made during the fieldwork process. This gatekeeper diversity was designed to ensure participants were not all advice clients with a pre-existing problem.

Within the initial meeting of another organisation, it became clear that they were in need of volunteers and so this became a part of the recruitment process. After completing an induction and DBS check, the researcher was able to help out at regular children's play sessions. This involved setting up and clearing away, interacting with parents and their children and signposting to other support organisations. This dual role as a volunteer and researcher will be reflected on in section 5.7.1.

Personal contact and explanation of participation was most successful in recruiting participants. All organisations put up posters, handed out flyers and talked to potential participants which achieved some success. However, personal contacts amongst staff who could explain the research to participants in detail or access for the researcher to do so, were most effective. Organisations varied in how much access they gave for recruitment to take place, with examples of heavy gatekeeping and very open approaches. Although a small number of participants were recruited through heavy gatekeeping organisations, most came from personal interactions.

5.4.3 The pilot phase

A pilot phase involving the first two participants to be recruited was carried out in May 2018. These participants were asked to feedback on the research instruments and process and their feedback allowed for a review of how the research was working. Although originally designed as a stand-alone pilot, time considerations meant that it was blended into the main study and provided an early learning point where research materials and approaches could be refined. There were several learning points that shaped the development of the remaining study.

- **Recruitment**: pilot participants reported that the research flyer could be clearer and more eye catching. The flyer was therefore re-designed (see appendix G)
- **Interview questions**: It became clear in the pilot phase that participants may want to develop different themes as interviews progress. Additional personalised questions were therefore developed to respond to emerging themes (see an example in appendix A).
- **Income and expenditure diaries:** diaries were found to be accessible and straightforward for the first two participants, but both said that others might struggle to organise themselves to fill in the diaries. In response,

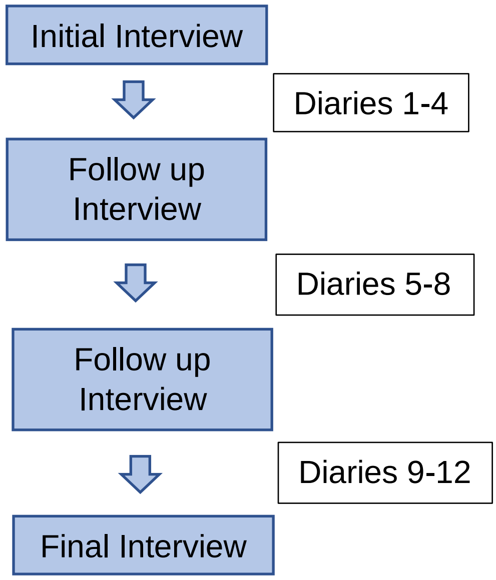
paper diaries were kept with an option to replace them with telephone contact or emailed questions if preferred by other participants. This feedback also reaffirmed the need for a flexible approach to diary completion that focusses on what participants can do.

- **Research design**: During the pilot phase it became clear that participants may not be able to fill in their diaries every week and so interviews were used for clarification and filling in gaps. It was therefore decided to collect the final diaries at least a week before final interviews so that diary data could be analysed ready to be clarified with participants and checked against bank statements, bills and benefit letters where possible.
- **Analysis:** The pilot phase allowed for analysis techniques to be refined into a systematic process (see section 5.6) involving NVivo coding, pen pictures, thematic frameworks and mind maps.

5.4.4 Deploying the research methods

The two methods used in this research were longitudinal, face-to-face semi-structured interviews (36 in total) and income and expenditure diaries (more than 60 weeks in total). The initial semi-structured qualitative interviews were exploratory in nature, looking back at income and circumstance change and establishing current income, expenditure and circumstances. Follow up interviews were designed to recap on and develop themes raised in the initial interview, to reflect on any change and discuss diary entries. Final interviews were carried out after initial diary analysis and so were to clarify diary data and to reflect on change identified during the research. Figure 5 sets out the process of interviews and diaries:

Figure 5: Longitudinal interviews and diaries



Interviews lasted up to an hour and a half and were conducted at a time and place that was convenient for the participant, that was quiet enough for sound recording and in which they felt comfortable talking about their finances. For most participants this was in their homes, but a meeting room was booked in a University building in the city centre for those who did not want to speak in their homes. In line with ethical approval requirements, all were given information about the purpose of the study and assured of confidentiality and anonymity. A lone working procedure was also followed in which the researcher sent a text message to a designated person when they arrived at and left the interview venue. Participants took part in at least one in-depth qualitative interview. Nine participants were interviewed more than once and five completed three or four monthly interviews in which they reflected on income change alongside completion of diaries.

Interview guides (See appendix A) covered respondents' income and expenditure sources, how they changed and how they experienced and managed them. As well as a detailed discussion of their circumstances such as work, benefit receipt and how they understand and manage these parts of their life, including any change that occurs. Answers were then transcribed to inform follow up interviews and ready for analysis. The first weekly income and expenditure diary was also explained during the first interview so that links could begin to be made between changes in income, expenditure and circumstances. The interview guide was developed to provide a baseline for those who went on to sit further interviews and fill in diaries but also to produce stand alone data.

Follow up interviews were conducted with nine participants and were designed to recap on and develop themes raised in the first interview and to ask about diary entries. The design and content of the follow up interviews was informed by the findings from the initial interview and income and expenditure diaries. This meant it was less exploratory than the initial interview so as to avoid producing a series of data rather than a, "longitudinal, continuous collection…using findings from one wave to inform the design of the next" (Smith, 2003, p.275). Questions and prompts were therefore on the same themes as the initial interview but also included new themes raised in the initial interview.

Final interviews were conducted with seven participants to conclude their research periods and to discuss change that had occurred. The interview was prepared for by listening back to interviews and noting down key themes and points of clarification and then writing a personalised interview agenda. Five participants submitted full diary data and were able to fill in any gaps and clarify data with the aid of bank statements, pay slips, online Universal Credit journals and letters.

Weekly income and expenditure diaries were deployed to add detail to interview findings. The diaries recorded change by providing repeat income and expenditure data and asking questions about circumstance change that were followed up in subsequent interviews which could focus on what that change meant. Diaries were looked through at the start of each interview as well as questions being asked about the experience of filling in the diary so that support could be given. A more detailed discussion of who filled in diaries and who did not can be found in section 5.5.

5.4.5 Recording and storing the data

Data from interviews was audio recorded and transferred to a secure University file that could only be accessed by the researcher and one supervisor. Transcripts and any other files with personal information were also kept on this secure drive and consent forms were initially locked away in a locked drawer within a locked office before being scanned onto the secure drive. Transcripts were anonymised before being uploaded to NVivo12. Personal information that could identify participants was not collected on research materials and these were kept in a folder for each participant for use in the analysis. Anonymous diary data was recorded by participants in paper diaries before being inputted into a designed excel spreadsheet ready for analysis and in order to inform follow up interviews. As set out in section 5.3, a data management plan was drawn up and followed in order to ensure the ethical recording, handling and storage of participant data.

5.5 The achieved sample

The achieved sample included a diverse range of household characteristics. Table 2 shows the characteristics of the achieved sample (15) which was made up of four couples with children, six single people with children and five single people with no children. Fourteen participants were women and one was a man (discussed below). Ages of respondents ranged from 23 to 57 years old, most rented their accommodation, ten had a disability or long-term health condition and ten were in some form of debt.

Table 2: The sample: household profiles

Households (15)	
Household make-up 4 couples with children, 6 single people with children and 5 single people with no children	
Age range of respondents 23-57	**Estimated average income** £1,424 PM (£17,000 PA)[20]
Disability 10 households reported at least one disability	**Debt** 10 Households were in debt
Means-tested benefits 12 claimed Universal Credit, 3 claimed other means-tested benefits	
Housing 11 rented their house or flat from a housing association, 2 rented in the private sector, 2 owned or part owned their house	
Work 10 had at least one person in work (3 where this person was self-employed), 5 had nobody in work	

PM: per month, PA: per annum, average: mean

All participants were claiming means-tested benefits with most participants (12 out of 15) claiming Universal Credit, two claiming Tax Credits and one claiming Employment and Support Allowance. Ten households included at least one person in work (three in self-employment) and five had nobody in work. Yearly household incomes reported in first interviews ranged from £4,500 to £39,000 with an average of £17,000 (£1424 PM). This average is low (around 60%) in

[20] This is to give an indication of income level but needs to be considered alongside household circumstances (such as disability) and household size (see appendix J for income by household size)

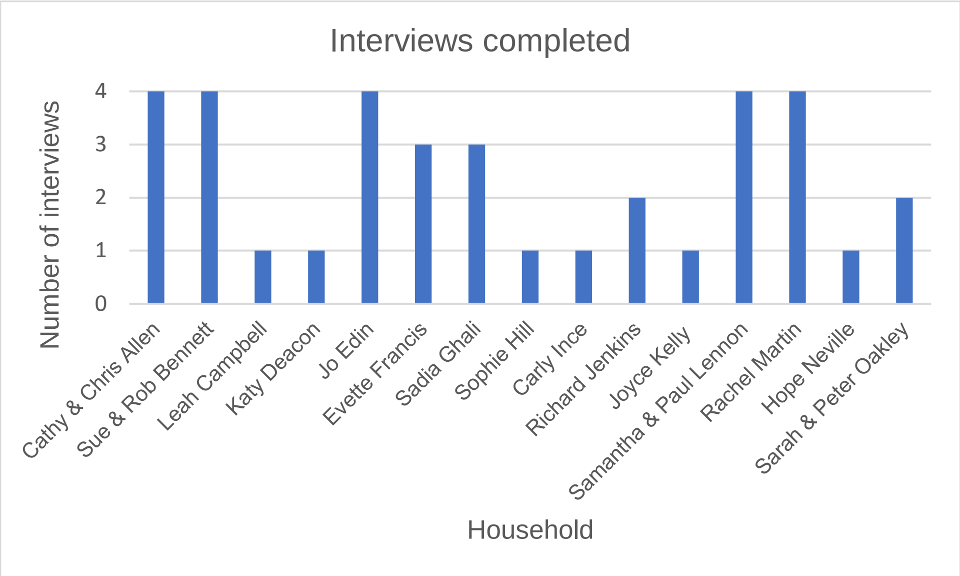
comparison to the UK average in 2018, which was £28,400 (£2,366 PM) (ONS, 2019). The most commonly used poverty line is less than 60% of median income (£1420 PM) and within the sample four households were more than £200 above this monthly poverty line (one household was well above), four were on the poverty line (within £200), and seven were below (five were well below and received less than 40% of median income). Incomes are better understood by household type as set out in Appendix J.

The final sample was diverse enough to explore how those with different household characteristics experienced change. However, certain characteristics were dominant and therefore influenced the focus of the research. As table 2 shows these dominant characteristics were having children (10 of 15), the experience of disability, debt and claiming Universal Credit (12 of 15), being in work, renting from a local housing association and being White British. This final sample then, lacks insights into, for example, the experience of people from ethnic minority backgrounds. However, such a small study was not able to cover different characteristics in detail and this could be a focus of a follow up study.

5.5.1 Participation

The sample was also mixed in terms of completion of interviews and diaries. Thirty-six interviews were carried out in total and more than 60 weeks of diaries completed. Participants' names were replaced by pseudonyms with surnames corresponding with an assigned letter between A and O. Names were also chosen to have some connection to the cultural origins of actual names. Figure 6 shows that six participants were interviewed once and nine were interviewed more than once, including five who were interviewed four times and who completed income and expenditure diaries for 12 weeks or more.

Figure 6: Interviews completed



Source: Participant records

The decision of participants to carry on with the research or not were influenced by a number of factors. For those who completed the whole research process, the stated reasons included having the time and inclination to continue, seeing value in the research and appreciating the financial contribution of the Highstreet vouchers. For those who did not continue no clear conclusions are possible because of most participants not giving a reason but for those who did, it was clear that already stressful and challenging lives would be made more difficult with another commitment.

5.5.2 Attrition

Attrition is an important consideration for research with human participants and particularly for qualitative longitudinal research which can ask more from participants in terms of work and time commitments. This can also be more tasking for certain groups, for example bigger households or those with less stable circumstances (Barnes et al., 2004, p.34; Taylor, 2008, p.51). Table 3 sets out the characteristics of participants who took part in different parts of the research in order to show whether those who completed all stages of the research had similar characteristics.

Table 3 shows that those who sat four interviews and fully completed the diaries were a mix of couple and single people, those with and without children, with and without a disability and both those claiming legacy benefits and those claiming Universal Credit. However, all were in employment and all were white, and despite a mix of incomes, the average estimated monthly income[21] for this group was higher than those that did not take part in all stages of the research. Those who only sat one interview were also a mixed group apart from all being single people and all claiming Universal Credit. Because of the small sample size, it is hard to draw substantial conclusions from this data apart from noting that there was no clear set of characteristics that correlated with full completion of research tasks.

Table 3: Participant characteristics

Participant	Appts	Couple	Child	Disability	Ethnicity	Income	Debt	Employment	Benefit	Housing
The Allens	4	Y	Y (2)	Y	W British	£3,250	N	Y	TC	Own
The Bennetts	4	Y	Y (2)	N	W British	£2,137	Y	Y	UC	HA
Jo Edin	4	N	N	Y	W British	£900	Y	Y	TC	HA
The Lennons	4	Y	Y(1)	N	W British	£1,516	Y	Y	UC	HA
Rachel Martin	4	N	N	N	W Mixed	£802	Y	Y	UC	HA
Evette Francis	3	N	Y (3)	Y	W British	£1,842	N	Y	UC	Own
Sadia Ghali	3	N	Y (1)	Y	A British	£1,025	Y	N	UC	HA
Richard Jenkins	2	N	N	Y	W British	£340	Y	N	ESA	HA
The Oakleys	2	Y	Y (1)	Y	W British	£1,437	N	Y	UC	HA
Leah Campbell	1	N	Y (1)	N	W British	£1,110	N	Y	UC	HA
Katy Deacon	1	N	Y (2)	Y	W British	£2,260	Y	N	UC	HA
Sophie Hill	1	N	Y (1)	N	W British	£1,580	N	Y	UC	Pr-rent
Carly Ince	1	N	N	Y	W British	£782	Y	N	UC	HA
Joyce Kelly	1	N	N	Y	B African	£894	Y	N	UC	Pr-rent
Hope Neville	1	N	Y (2)	Y	B British	£1,492	Y	Y	UC	HA

(Y: Yes, N: No, Appts: number of appointments, W British: White British, B African: Black African, B British: Black British, Income: monthly income, UC: Universal Credit, TC: Tax Credits, ESA: Employment and Support Allowance, HA: housing association, Pr-rent: private rented)

No decision was made to encourage certain groups to continue and not others, but relationship-building and flexible participation requirements were designed to encourage all participants to continue but respect their decision to stop. It must be acknowledged here that the voices of those who did not continue beyond their first interview are less present in the data than those who did. However, a good balance of participant characteristics and experiences was achieved.

[21] Full participants: £1721, Repeat participants: £1161, One-off participants: £1353

5.6 Analysis

The analysis of longitudinal interview and diary data was an iterative, time consuming and challenging process that can be traced from data collection to write up. A process of analysis was required that was able to look across and within cases over time and which struck a balance between, "continuity and flexibility" (Ritchie and Lewis, 2003). Diary analysis took place during the fieldwork process in order to inform and be informed by the qualitative interviews. Qualitative interview data was analysed thematically using NVivo12 and Framework techniques. Longitudinal data was also analysed within cases. A primarily inductive approach to the data was adopted, building themes and concepts from the raw transcripts in a systematic way (Snape and Spencer, 2003; Rubin and Rubin, 2012). An inductive approach was chosen because of the exploratory nature of the research which looks at experience and management of change in short periods; an area of research that has not been specifically addressed by other UK studies.

NVivo 12, a qualitative data analysis software package, was used to help organise and code data. Computer assisted analysis has been criticised for distancing the researcher from the raw data and for risking, "a narrow approach to analysis" (Silverman, 2005, p.197) but was chosen because of the assistance it can provide to data organisation, sorting and coding. Despite the use of a computer programme, a rigorous process of analysis has been carried out with constant links to the raw data. This link to the data also addresses the issue of potential researcher bias. Projections (Baker and Edwards, 2012, p.39; Boyatzis, 1998, p.146) on the basis of background, experience and assumptions have been addressed by a reflexive approach that includes detailing this background and ensuring that it is made clear how research decisions have been made.

This process was systematic and rigorous but not always linear with the chronology of data collection, analysis and write up making it necessary to move back and forward between stages. It also included a mix of thematic and case analysis. The first section of chapter six is based on cross-sectional thematic framework analysis of all 15 initial interviews using the first four codes (see coding frame in appendix H). This stage of the analysis established the existence and nature of income, expenditure and circumstance change within the sample and led to a focus on income change (see section 6.1). It also developed analytical processes of charting, mapping and interpretation (see table 4). The second section of chapter six focuses on case examples of the five diarists who fully completed income and expenditure diaries. Diary data was analysed and considered alongside pen pictures and thematic interview data for each case, in order to detail patterns of change over time. Chapters seven to eleven are based on thematic framework analysis of all interviews and chapter twelve makes use of six case examples and is primarily based on longitudinal case analysis.

The analysis process encompassed four key elements: data management, diary analysis, thematic framework analysis and longitudinal case analysis. These elements together guided the research and are outlined below.

5.6.1 Data management

Because of the number of data sources, data storage management was essential to the analytical process. Data was collected for each participant in three locations: a physical folder which stored anonymised research materials, diaries and fieldnotes; a computer file that stored anonymised diary data, fieldnotes and pen pictures; and NVivo 12 that stored and coded transcripts. All data was stored in accordance with University of Bath research data policy[22]. This data was then revisited during the research process and provided an ongoing reference point for the analysis described below.

5.6.2 Diary analysis

The diary was explained in the initial interview, completed diaries were collected and content clarified in follow-up interviews, diaries were then collected before being analysed in time for the final interview. In the final interview, diary data was talked through and clarified with bank statements, pay slips and benefit letters where possible and gaps were filled in[23]. After the final interview, clarifications were added and data checked against all other evidence, for example participants' interview transcripts, notes and materials. Income and expenditure figures were then subject to basic analysis using Microsoft Excel and displayed

[22] https://www.bath.ac.uk/corporate-information/research-data-policy/
[23] For income data this meant evidence such as a bank statement could fill in gaps in diary data creating a longer continuous period.

against calculated averages to track change in the research period. Monthly income averages were calculated by dividing estimated yearly incomes[24] by 12 and weekly averages by dividing them by 52.

This process meant that diary data includes that recorded by participants at a point close to when they received it or spent it and recorded with participants in interviews. There were multiple collection points and points of clarification. The literature tells us that collecting expenditure data is very challenging and large scale surveys have sought to improve collection methods (Understanding Society, 2016). It was therefore unsurprising that income data was easier to collect and verify than expenditure data. This meant that good quality income data was collected from five participants and three of them provided good quality expenditure data. Quality was judged by considering: whether all diaries had been fully completed; whether participants were able to fill in gaps with confidence (for example, referring to bank statements or regular amounts rather than estimating historic figures); and whether data was consistent with original income sheet, finance map and interview transcripts (as well as known benefit rates or standard service charges).

This criterion was applied in order to better establish what income and expenditure change was occurring and to avoid leaving gaps that may mimic volatility. This then influenced how data was used within the research with more concentration on income data. Diary data has been used to show income change for five participants in chapter 6. Expenditure data provided insight into financial strategies (set out in chapter 10) and enriched qualitative interview data.

5.6.3 Thematic framework analysis

Thematic framework analysis was carried out for all 36 interviews and code development took place from the start of the research and through different stages (see figure 7). Each qualitative interview was audio-recorded and fully transcribed before being analysed using a thematic framework approach, "…a matrix based method for ordering and synthesising data" (Lewis, 2007, p.550; Ritchie, Spencer, et al. 2003). As Boyatzis (1998) points out:

[24] Estimated by participants in their first interview.

> *"Thematic analysis enables scholars, observers or practitioners to use a wide variety of types of information in a systematic manner that increases their accuracy or sensitivity in understanding and interpreting observations about people, events, situations, and organisations." (ibid, p.5)*

Thematic framework analysis also provides for a flexible analytical process that allows the researcher to draw out relevant themes and concepts while retaining a connection with the text. It follows several steps, identified by Ritchie and Spencer (2002, p.312) and set out in table 4 and relies on the analytical ability of the researcher to move through and between these steps.

Table 4: Steps of thematic framework analysis

1. Familiarisation
2. Identifying a thematic framework
3. Indexing
4. Charting
5. Mapping and interpretation

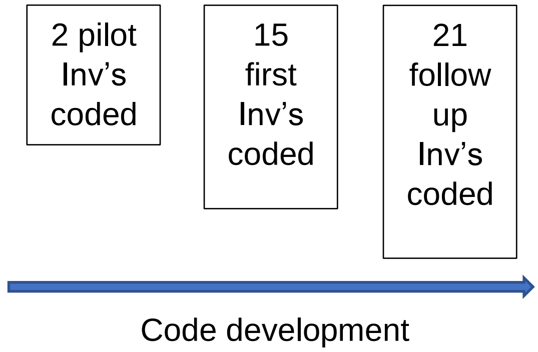
Source: (Ritchie and Spencer, 2002, p.312)

Familiarisation was gained through the interview process itself and transcription carried out by the sole researcher. It was also an integral part of the fieldwork process where final interviews were prepared for by going through previous interviews and diary data and highlighting themes to cover in the final interview. Notes were taken after each interview and during the transcription and coding phases. Interview recordings were also listened back to before follow-up interviews to improve the researcher's familiarisation with developing themes.

A thematic framework was identified and developed in stages from research questions and relevant literature and then refined during the pilot study using the transcripts and diaries of the first two participants. It was then refined again after all fifteen first interviews had been transcribed. It was then applied to and refined by further interview transcriptions

The indexing phase involved the coding of interview data using NVivo 12. Pre-existing codes were used in this phase of the analysis as well as new codes being developed. Firstly all 15 first interviews were coded (at this stage charting and mapping and interpretation were carried out for codes 1-4 to establish these processes and to establish the existence and nature of change). Secondly, all remaining interviews were coded, 36 in total. The coding frame was then refined to reflect what had emerged from the data, as set out in figure 7.

Figure 7: Thematic code development



Charting then took place with coded text from NVivo being transferred to a word document for each primary, secondary and tertiary code (see appendix H for coding frame) and labelled by participant and interview number and then tagged with a summary. In a copy of that document, this was then labelled using the headings function for each participant and by interview and set aside. Summaries were then transferred to an excel matrix for comparison (see figure 8). This phase of the analysis involved organising, summarising and sorting the data so that it could be looked at across the sample.

Figure 8: Example of a thematic chart

CHART 3. PATTERNS OF EXPENDITURE FAMILIES WITH REPLACEMENT RATIO 75–90%				
Family	Items maintained	Items reduced	Two weekly patterns	Periods of new control
1				
2				
3 etc.				

Source: (Ritchie and Spencer, 2002, p.319)

Mapping and interpretation could then take place with the researcher now having an overview of the data and able to make links and develop themes using materials developed in NVivo, thematic matrixes and word documents. As Ritchie and Spencer (2002) point out, this practice is harder to describe but follows a process:

> *"The analyst reviews the charts and research notes, compares and contrasts the perceptions, accounts or experiences; searches for patterns and connexions and seeks explanation for these internally within the data. Piecing together the overall picture is not simply a question of aggregating patterns, but of weighing up the salience and dynamics of issues and searching for a structure rather than a multiplicity of evidence." (ibid, p.321)*

In practice this stage involved bringing together all sources of research and using big sheets of paper to map themes, make links and connections, and to develop themes, concepts, typologies and explanations. Thesis chapters were then written on the broad themes and concepts emerging from the data.

5.6.4 Longitudinal case analysis

Pen-pictures were developed from the background code and included characteristics, diary data and summarised responses to key themes. These were updated over time for those who sat more than one interview and were a useful tool for tracking changes over time in order to inform further case analysis. This was carried out by pulling out the thematic codes of each participant which was marked by interview and looking at change over time for each code. This was then considered alongside pen pictures and longitudinal diary data, as well as going back to transcripts using NVivo. This analytical approach was used to write chapter 12 which focuses on six case examples.

5.7 Reflections

The approach and practical fieldwork of this research raise a number of critical questions that must be addressed. This section critically reflects on: the role(s) of the researcher; the in-depth and longitudinal nature of the research; and its limitations.

5.7.1 The role(s) of the researcher

An important consideration was the different roles of the researcher as a former welfare rights adviser; a volunteer within recruitment organisations; and as a researcher. This raises ethical issues about the expectations of participants and the influence of different roles on interview responses. These issues were addressed through clear communication of roles. The following reflections are in the first person.

As a former welfare rights adviser, I have an applied knowledge of the social security system and experience of delivering face to face advice to members of the public. My background has the advantages of familiarity with social security policy and terms as well as an important link with some of the gatekeeper organisations and people I worked with. A key disadvantage was the possibility of making assumptions on the basis of my previous knowledge or being asked to give advice on a person's situation.

During interviews, I took practical steps to maintain my role as a researcher and not to stray into advice or to let my knowledge guide discussions. For example, I allowed participants to express their interpretations and experiences rather than interrupting with information about aspects of the benefit system. I also had a contacts sheet with a list of local advice and support organisations for when advice was asked for or when a problem came up. The possibility that this referral to advice services will change a person's responses is countered by the in-depth nature of the study that allows for different reasons for change being valuable to the study. In this situation, the welfare of the participant was prioritised.

I also had a dual role as a volunteer and researcher. Playing a role as a volunteer within recruitment organisations meant relationships of trust built up with regular service users which required judgement about when to separate my role as a researcher. It was made clear who I was by an announcement at the start of sessions and verbally by me when talking to people but being a volunteer meant that I played another role. Being present in a 'safe space' and often being the only male in the group, I was very conscious of the need to be sensitive to existing group dynamics. This meant that I often got involved with helping out and had informal chats with a cup of tea and did not push my recruitment on people. Instead, the possibility of taking part was raised when appropriate. This introduced an element of discretion on my part which limited recruitment. For example, spending time with the same people meant that it became clear how difficult taking part would be for some people and they were therefore not asked to participate. One person in particular had recently moved to the area because of domestic violence and was struggling to cope with housing and benefit issues as well as looking after her child. In this case, the most appropriate course of action was to be a friendly and reassuring face, to listen and to share a list of support organisations. This may have limited the recruitment of those who are struggling most with changes in their lives, but it was felt to be ethically appropriate.

5.7.2 In-depth and longitudinal research

The time and resource restrictions of a PhD study meant important decisions had to be made about the scale and nature of the research. Priority was given to the 'in-depth' and longitudinal elements of the research to really focus on the experience of income change and insecurity in short periods of time. There were limitations to these design decisions. The in-depth and longitudinal nature of the study meant a small sample size of fifteen that lacked some diversity, for example all but one participant was female and only one member of a household was interviewed rather than multiple members. The decision to employ diaries and longitudinal interviews also had drawbacks and benefits.

Women made up the majority of interviews. Respondents in 14 of 15 households were women and all said they were the financial manager within their household. While men were approached during recruitment, far fewer were willing to take part or considered themselves knowledgeable enough of their household finances. In addition, the recruitment organisations were more likely to suggest women than men. Having a sample mainly of women is not uncommon in in-depth research with household financial managers (Walker et al., 1993). During the interviews, participants were generally able to talk in detail about the financial situations of their households, and sometimes referred to documentations, as well as using the diaries. But it should be remembered that this may be, in some cases, a partial picture and is one perspective. An alternative approach would have been to draw a larger sample from more than one area and reduce or not carry out the longitudinal elements of the research. This would have added more diversity but lacked the ability to record change over time. The current sample was thought be big enough and diverse enough to address the research aims and questions.

There are also some limitations to speaking to one member of a household rather than conducting joint or family interviews with other household members. We know from the within-household distribution literature that households are not neutral relational and financial entities (Bennett and Sung, 2014). Speaking to one person in a household gives their perspective and they might lack knowledge of other financial streams coming into the household. Joint or multiple interviews were not possible within the resource constraints, and do not necessarily resolve these issues. Further, the added time commitments and ethical considerations necessary to do couple or family interview would have reduced the capacity of the study with limited methodological gain.

The use of income and expenditure diaries is time-consuming and adds an extra burden of work for participants. They also required intense periods of guidance from the researcher and quality control was necessary to ensure consistent and adequate completion. However, the inclusion of a diary method was justified by the focus of the research and the desire to provide a means for participants to record income and expenditure as close to receipt and spending as possible rather than just relying on memory. Diary data also meant that there was a financial grounding for a sample of participants to compare with their interview responses over time.

The use of longitudinal interviews is also time-consuming for both researcher and participant and must be justified. It also produces messy (and sometimes contradictory) data in comparison to cross-sectional research that tells the story from one point in time. However, the added complexity of multiple data points arguably better reflects the complexity of life and gives a better understanding of change over time. These data points can be compared and combined to provide rich detail of experience and so the longitudinal design of the study was justified by the focus of the research on the experience of short-term income and circumstance change.

5.7.3 Limitations

One assumed limitation of interpretivist and qualitative research is that it usually has a small, unrepresentative sample and that its findings cannot be generalised. However, small samples are a part of qualitative research because they are answering different questions than, for example national surveys with a representative sample. These survey approaches can reach a lot of people but cannot provide the depth of insights of small-scale qualitative studies. The lack of statistical generalisability of this study is acknowledged and this limits the insights it can provide. However, through its use of qualitative interviews and diaries over time it provides a range of data points that can be triangulated, and findings have been subject to rigorous thematic and case analysis and situated within academic and policy literature.

It is perhaps its contribution to a wider interpretative 'lived experience' literature that it is best understood. Together, research from different areas of the UK with different groups of people but concerned with low income and social security policy can constitute what McIntosh and Wright (2018) refer to as the, "shared typical" (ibid, p.12). This research should therefore not be looked at alone but within a community of recent research that takes an in-depth qualitative approach and together reveal different ways in which social security policy is experienced by different people and in different areas/countries (see for example: Welfare Conditionality Project, 2018; Robertson et al., 2020; Patrick and Simpson, 2020; Wood et al., 2020). Perhaps the most cogent example of how the 'shared typical' can be used to synthesise qualitative research can be seen in Wright and Patricks' attempt to combine qualitative insights into welfare conditionality (Wright and Patrick, 2019). This is a developing approach but one which provides real strategies for collaborative work that can link in-depth research to provide a fuller picture and to influence policy.

Social science research is held up to a variety of quality criteria which have their origin in different epistemological approaches. Many are rooted in the hard sciences and are therefore less applicable to interpretative and qualitative studies. Traditional scientific criteria such as validity, reliability and generalisability, place unrealistic and undesirable expectations on qualitative research. For example: that it will establish (in a detached way) a causal relationship between dependent and independent variables; that this has been done in such a way that it can be replicated by other researchers who would produce the same findings; and that findings can be generalised to wider populations.

This led to the development of alternative quality criteria for interpretive and qualitative research such as the four criteria of 'trustworthiness' set out by Tierney and Clemens (2011, p.17) and based on the work of Guba (1981) and Lincoln and Guba (1985). These are: credibility, whether the data presented would seem credible to participants; transferability, whether knowledge is produced that is informative to other studies; dependability, whether the process of enquiry is logical (what data has been collected and over what time period?); and confirmability, whether findings are linked to analysis, data and research site and whether conclusions are plausible (Tierney and Clemens, 2011, p.17).

Within this chapter in particular and throughout the thesis, a case has been made for the trustworthiness of the research. Firstly credibility: participants play a central role in the research, with multiple points of contact where the data and the interpretations of the researcher were commented upon and developed. The text of transcripts was also central to the analytical process, being returned to throughout to ground interpretations and ensure credibility. Secondly, transferability: the findings of this research are not statistically generalisable but can be seen as transferable to other contexts.

Thirdly, dependability: as this chapter and the 'in-depth and longitudinal' section sets out, the process of enquiry, including the time periods of data collection, was logical. Finally, confirmability: the findings are clearly linked to the data and analytical process and address the research questions posed. This is also an important test of pragmatic approaches within policy research, whether there is a fit between research questions, methods, findings and the conclusions of the author. Primarily, this research should be assessed on the basis of whether it addresses its aims and questions and makes a methodological, theoretical and policy contribution to knowledge.

5.8 Conclusion

This chapter sets out the research questions and interpretivist and pragmatist perspectives of the research as well as its qualitative longitudinal nature. The methods chosen are justified as consistent with the aims and directions of the research and linked to research questions. This consistency is based on the suitability of a qualitative longitudinal approach to questions of change over time and of the subjective experience of people at the end of the policy process (Walker, 1985, p.19).

The chapter summarises the research design, justifying the use of interviews and diaries over time; detailing the design and development of research materials; the defining of the sample and ethical considerations. The chapter also looks at the process and practicalities of fieldwork, the qualitatively driven (Mason, 2006) methods used, again linking them to the aims and questions of the research. These links are established by the use of diaries to record regular detail of income and expenditure, of qualitative interviews to explore the complexity of lived experience, and of their combination in producing comprehensive, triangulated research. The chapter summarised the achieved sample, including participant characteristics, participant rate and attrition, and the process of analysis. Finally, the chapter reflects on the study as a whole and looks at the role(s) of the researcher, the in-depth and longitudinal nature of the research, and its limitations. Having set out the methodological justification for the research in this chapter, the next chapter will start to set out the research findings.

6. Income change

The focus of this thesis is short-term income change and insecurity and how they are experienced by low-income households. The concept of income change used within this thesis has been developed by reviewing the literature (see chapter 3) and will be used as an overarching concept that includes income change and income variation. Income change refers to a specific change in income from one pay period to the next and income variation is a measure showing the difference between average income and actual income over time. This chapter will set out the following empirical findings:

- **Self-Identified income change:** change in income from one payment to the next and that is identified and interpreted by participants at their first interview.
- **Recorded income variation**: Change in income over time that was recorded during the research period, including diary data on the extent of difference between recorded income and the average for that period or a longer period.

There are two corresponding sections: self-identified income change and recorded income variation and both address the question of whether income change occurs within the sample. The chapter will also address the question of how income changes and further introduce the themes and households to be discussed in later chapters. Throughout the thesis, the interview number of each quote will be referred to when more than one interview was conducted.[25]

6.1 Self-Identified income change

Participants identified income change, in their first interviews, that was important to their experience of low income. Thirteen out of fifteen participants said they experienced change in income from one pay period to the next in either their work, benefit or other income. Most participants reported that they had experienced recent change in their work or benefit income. Here we examine these two forms of change, as well as the cases of those who were not

[25] Inv1: Interview 1, Inv2: Interview 2, Inv3: Interview 3, Inv4: Interview 4

experiencing current income change in their first interview. All quotes are from initial interviews.

6.1.1 Work income changes

Work was a main driver of income change and instability. Eight participants said they experienced some form of work income change from one payment to the next as a result of: circumstance change; self-employment; and changing work hours. While discussing this change, participants noted the importance of different sources of income, the interacting role of work, benefits and debt, and the importance of control over changing hours of work.

Circumstance changes

Work income could change in response to circumstance changes. For two participants, who had recently had a baby, this meant a period of changing income during maternity leave. Having a baby is a change in circumstance that is responded to by employers in the form of maternity leave and pay and by the social security system in the form of benefit entitlement. These provisions, in theory, smooth income and provide support to parents during a period of circumstance change. However, for both households experiencing maternity periods in their first interviews, change in their work income was not adequately addressed by maternity pay or benefits. The impact of this change was also experienced differently depending on the number of different sources of income coming into the household.

Sue Bennett and Leah Campbell were in their maternity periods at the time of their first interviews and were experiencing work income change as a result. Although their maternity payments came at the same time every month, they reflected on how they changed in amount. Leah explained:

> *"It's changing all the time because obviously I'm on my maternity period so next month it's going to go down to SMP [Statutory Maternity Pay] which will be less again."*

Although these changes had a pattern of decreasing and then increasing again, they came at a time of change within participants' lives and interacted with other sources of income. For Sue Bennett, at the time of her first interview, this income was part of a number of other sources of household income, but for Leah

Campbell, a single parent, her only previous form of income (work) was now changing and she had just started to receive Child Benefit and Universal Credit for the first time.

The importance of different sources of income and their interaction will be discussed further in the next chapter but this draws attention to the role of changing patterns of income in how low income is experienced and managed. In these cases, a higher number of other more secure sources of income appears to make this easier to cope with. However, the Bennetts experienced changes in other sources of their income as their research period went on (see section 6.2).

Self-employment

Work income could change because of the unstable nature of self-employment. Being self-employed puts people at a greater risk of poverty (see section 3.3.3) and income change is more common because of irregular pay patterns and the absence of a minimum wage. In theory, social security benefits can provide stability that cushions the income instability of some self-employment, but this can be experienced differently. Within the sample, self-employment created income instability for two participants that was partly addressed by benefits but there was a notable difference between the role of Tax Credits and Universal Credit.

Jo Edin was receiving Tax Credits. Her income was changing because of her unpredictable self-employed workload as an alternative therapist, although she averaged out her income when reporting it, she said she received different amounts at different times because of uncertain hours of work. Reflecting on the ad-hoc nature of her appointments, Jo says:

> *"They can ask for three sessions and then I might not see them again for three weeks and then they'll ask for another, so they're budgeting as well so they're sort of doing what they can afford"*

Here, she also identifies the financial difficulties faced by her clients and that having an impact on the sessions they book. This then has an impact on her income and defines how she sees self-employment as unstable. Alongside this unstable work income, Jo was very clear that she relied on the stability of her Tax Credits and Carer's Allowance:

> *“I do feel like I’m juggling with it all the time, I mean obviously I’ve got the carer’s allowance which is you know, the stability and the working tax credit and that’s why when Universal Credit comes in, that’s a worry because I’ve got that [benefit income] that’s a stable thing for me at the moment.”*

Because of her low yearly income, she received a consistent payment of Tax Credits and felt able to live with her mental health condition and work. Looking ahead to a future of claiming Universal Credit, she worried about having to increase her work income and report it monthly and losing the stability of her benefit income.

Evette Francis was receiving Universal Credit and her income also changed because of an unpredictable self-employed workload. Her work payments involved: monthly contractual payments; government childcare voucher payments, three times a year; as well as ad hoc payments. This meant income changed for Evette who now had to record her income monthly for her Universal Credit assessment. This additional administrative task was a challenge for Evette but one that she was slowly getting used to:

> *“They didn’t really make it clear to me how to do it when I first started and because they’d queried some of the information, they didn’t pay me the Universal Credit so it was a couple of days late and I just wanted to cry because it’s like really? I’ve just started out, I don’t really want the stress and not having any money so I think I could have done with a little more input on how to do the system because I think the second time I did it I still did something slightly wrong and it was still a few days late and then by the third month I’d cracked it.”*

Like Jo, Evette’s benefit payments provided some stability as her Universal Credit was around the same amount each payment. However, Evette was very conscious of the need to report her income in the right period in order for her income to not decrease. She was also newly self-employed and was looking ahead to the end of her first twelve months and the minimum income floor being applied to her. The minimum income floor is an amount of money those who are self-employed will be assumed to be earning after their first twelve months, usually the minimum hourly wage multiplied by the number of hours they are expected to work in a month. For those who earn less than this amount, their payments will be reduced to the levels they would receive if they met the minimum income floor (Citizens Advice, 2019). Thus, Evette was expecting her Universal Credit to fall when she passed the twelve-month point.

The experience of these participants shows the importance of stable benefit income in counterbalancing their unstable self-employed income. They also looked ahead and worried about future changes imposed by policy design. One important aspect of this was an increase in the administrative burden of self-employment when having to report income to Universal Credit and meet an income floor. The interaction between their work and benefit income was also crucial to their overall financial stability. Self-employment, the minimum income floor and the importance of interacting work and benefit income will be returned to in later chapters.

Changing work hours

Wages could change because of changing work hours for those in employment too, and this could then have a destabilising impact on total income. Different work patterns, overtime, seasonal and zero-hours contracts caused pay to vary from one pay period to the next within the sample. As well as interacting with benefits, such change in wages caused income instability. The amount of control workers had over increased and decreased hours of work was also an important factor in managing change in wages.

Paul Lennon was on a zero-hours contract and his hours had recently been cut because his employer lost a contract with another company. When asked whether income is the same from one pay period to the next his partner, Samantha, said it was not and described the difficulty of changing hours and changing pay, for example because of sickness absence:

> *"Paul being on a zero-hour contract, he got the flu two times last year and that was three weeks off work and because he's on a zero-hour contract we only get statutory sick pay."*

As the only work income coming into the household this change had a knock-on impact on their finances. In particular, the Lennons were struggling with debt and lower work income often meant not being able to cover their financial commitments:

> *"It's just a juggling act really, obviously with direct debits you try to pay them but sometimes you can't so that incurs more debt because then you get charges from the bank, so it's like a domino effect"*

Samantha Lennon saw these short-term income changes as an important factor in exacerbating a debt cycle. Previous financial commitments would become unaffordable when income dipped creating more debt which would have to be paid off when income increased again. The Lennons' experience of debt and precarious work will be returned to in later chapters (see sections 6.2.3 and 12.1.3).

Peter Oakley was the sole earner in his household and did not feel in control of his hours beyond his part-time contract. Although he knew he would work part - time hours every week, he reported wanting full-time hours and only being able to get increases in hours on an irregular and flexible basis, for example through maternity cover or overtime. The control of increases in his hours lay with his employer and his partner Sarah described the availability of these hours as dependent on, "…when they need him". This was also part of an experience of not being able to find alternative full-time work ("…there's not that much full-time work out there anymore") and being faced with choosing between these unreliable extra hours that he had no control over or finding another part-time job for a different employer in a different place:

> *"He would rather do full-time work in one place than do two days work where he is or two days a week where he is and then go somewhere else to work because then that will just mess up everything we get."*

The lack of secure full-time hours or alternative full-time work left Peter in a position where he was settling for ad-hoc hours increases rather than having more than one job. The Oakleys were already experiencing the interaction of changing work income and Universal Credit monthly assessments (discussed further in chapter 11) and so multiple jobs (and incomes) were not attractive to Sarah who was wary of further financial complications.

At the root of the Oakleys' predicament was a lack of control over working hours. However, not everyone reported changes in hours as a problem. Sophie Hill worked part-time for a friend's business and while her work income changed because of differing work hours, she reported more control over when she worked:

> *"Working in my friends' restaurant is a means to an end and the flexibility enables me to call in at the last minute and say look [daughter's] sick I can't come."*

Sophie said her main motivation for taking this type of work was caring for her child and that despite looking at other future careers, this flexible work allowed her to fulfil her caring responsibilities. Importantly, she benefitted from the flexibility of her work arrangements rather than just her employer. This increased control over hours changes was valuable to Sophie and was central to her decision making:

> *"If I was offered a job tomorrow, I certainly wouldn't be able to take a job until September and if it was not flexible hours."*

In looking at future jobs, flexibility was a central consideration that allowed her to prioritise her child's needs.

These three different experiences show how important the role of change can be to those on a low-income and how they manage. Control over flexibility is an important distinction between the experiences of both Paul and Peter, and the experience of Sophie. This suggests changing hours and pay need to be understood within context. All three also report relatively low monthly incomes of around £1500 a month[26] in their first interviews but their considerations go beyond simply increasing their income to how that income changes, who has control over this change and the needs of children.

These participants had thus all experienced a series of changes that led to wage change. Changes of circumstance that interacted with their working arrangements and varied their hours of work and their income, as well as changes

[26] The average monthly income in the UK is £2,366 (ONS 2019)

in work hours or pay, affecting wages. For some, this then had an impact on their benefits, as discussed below.

6.1.2 Benefit income changes

Benefit income was also a main driver of income change and instability. Nine participants said they experienced some form of benefit income change from one payment to the next. Some identified more than one reason for this change, but the three main reasons were: wage changes; benefit deductions; and benefit errors and reassessments. Several themes emerged that will be returned to in proceeding chapters: the interaction between wage change and Universal Credit, the unpredictability and instability of payments, and related income inadequacy causing hardship over time.

Wage changes interacted with Universal Credit's monthly assessment to cause benefit income change. The interaction between wages and benefit income is a crucial consideration within the social security system (as examined in chapter 2) and will be discussed throughout the thesis. The interaction between self-employed income and benefits has already been discussed but several participants were employees experiencing changes in wages that then affected their Universal Credit. Universal Credit is designed to respond to changes in wages but for some participants this itself could cause income instability.

The Oakleys said that the change they experienced in Peter's work income was then reflected in change to their benefits in ways that were not always predictable, and which meant greater instability from month to month. As Sarah explains:

> *"He was paid one thousand for the last month when he finished full time, so he got the one thousand and then Universal Credit took loads like pretty much all of it off of us because he earnt that much and then the next month when he did get about 5, 600 pounds, that's when they took all the money off us because they done it from the last month so from that, for that month we literally had like about £600 for the whole month."*

Although they could look ahead knowing their benefit income would change in response to changes in income, the uncertainty of not knowing by how much, had an important impact on their experience of low income. This also meant that they did not receive the extra money from Universal Credit when they needed it the most and so experienced income inadequacy in some months.

Sarah also refers to Universal Credit's monthly assessment periods and being paid on the basis of their previous month's income. Leah Campbell also identifies monthly assessments as having an impact on the stability and adequacy of her income because of how it responds to wage changes:

> *"It's a month in arrears because they go on the previous month, which is a bit of an off put…when it dramatically changes I could get paid loads of wages one month and get loads of Universal Credit and then the next month I get like £500 and then nothing because it's gone on the month before."*

Again, Leah refers to both instability and inadequacy caused by monthly assessment periods responding to wages and shows how they interact. Universal Credit can increase income volatility by responding a month in arrears which in turn leaves periods of income inadequacy. Universal Credit and its monthly assessments were also experienced as destabilising by other participants and this will be discussed throughout the thesis and returned to in detail in chapter 11.

Benefit deductions also caused benefit income change. Benefit deductions are amounts of money taken from benefit payments to repay advances, overpayments and other debts[27] and mean reduced payments over time. For claimants who opt to receive an advance payment during their initial five-week wait, deductions reduce their initial benefit payments until this loan is paid off (see chapter 11). For others, deductions can be made up of different debts and reductions in their benefit payments can change over time. This can lead to a lack of income predictability.

Participants experienced benefit payments that were different from one pay period to the next because of deductions and these could come as a surprise. Joyce Kelly was experiencing benefit deductions in her first interview which meant income change and a lack of predictability. As she explains:

[27] A high proportion of all Universal Credit payments, as many as 57 percent in February 2019 include deductions (DWP, 2019a).

> *"When they paid me in September the deduction was £104, god it was a shock to me"*

Joyce described her surprise at having to pay back an advance payment which meant a reduction in the Universal Credit income she received. While these payments are usually listed in claimant journals a week before payment, Joyce did not have a smart phone and was unable to access her journal or get help to do so. Her experience draws attention to the importance of this form of benefit income change that effectively reduces ongoing entitlement until repayments are finished. As Joyce explained:

> *"I was receiving my Universal Credit, £370 but that wasn't my entitlement because my entitlement according to universal Credit should be £470 but I was only receiving £370"*

As well as causing income change and a lack of predictability, deductions further challenge the adequacy of ongoing payments. Deductions were experienced by other participants and challenged the adequacy and stability of their income and this will be discussed throughout the thesis and returned to in detail in chapter 11.

Benefit income also changed because of errors and reassessments. Administrative errors such as miscalculations of entitlement and stopped claims, as well as reassessments of 'work capability' can cause income shocks, for example when payments are abruptly stopped, as well as changes over time. This income instability can also lead to ongoing income inadequacy and related hardship.

Sadia Ghali was experiencing changing Universal Credit payments in her first interview because of miscalculations of her entitlement:

> *"They're calculating everything wrong and it's been clarified by my housing association and [advice agency] that I'm right and the correct amount of rent but Universal Credit are not acknowledging how much rent, well they should be paying me full rent but they're not, sometimes it's £82, sometimes it's £300 so it varies."*

Despite receiving advice from her housing association and local advice agency confirming her entitlement[28], Sadia continued to experience unstable payments. These unpredictable payments also caused ongoing income inadequacy and hardship for her and her child. Sadia's ongoing experience of this error in her research period will be returned to in section 11.1.2.

Benefit decisions also caused income shocks where income was reduced dramatically because of disability reassessment. Richard Jenkins received two-weekly paid Employment and Support Allowance which was stopped abruptly about a month before his first interview. When asked about the stability of his benefit income, Richard replied:

> *"It was [stable] until they stopped my ESA, now it's completely unstable, I've got bills coming I can't afford."*

Here, Richard identifies an income shock, a different type of change than that identified by Sadia, but one that created uncertainty in the periods when his disability benefits are being reassessed.

His two-weekly income from Employment and Support Allowance dropped from £380 to £0, leaving him to live on his 4-weekly Personal Independence Payments of £340. Despite only one of his benefits changing, his ESA was the highest paid and most frequent benefit and it impacted on his two-weekly payment pattern (See section 7.3.1). His experience of income change was therefore not restricted to a one-off change but included disruption to his ongoing payments as well as income inadequacy and hardship. Richard's experience of benefit reassessment will be returned to in detail in section 12.2.3.

Both Sadia and Richard's experiences show how benefit income can be changed by errors and reassessments and the ongoing impact this can have on their income stability and adequacy over time. The next sub-section will discuss the cases of participants who were not experiencing current income change in their first interviews.

6.1.3 No current change

There were also households who were not experiencing current income change. Two households reported no change from one payment period to the next in all

[28] This was later acknowledged by the Department for Work and Pensions

sources of their income at the time of their first interview. This sub-section will briefly discuss the role of different sources of their income and their circumstances in order to explore the context of their lack of current income change.

Cathy Allen and Katy Deacon both had multiple, stable sources of income and relatively high incomes within the sample[29]. They reported disability benefits as their main source of income received into the household[30] alongside stable work income in one case and child maintenance payments in the other and both received child-related benefits. Katy Deacon claimed Universal Credit but was not in work and had received a predictable amount in the previous six months:

> *"My payments since September have been the same. It was mainly my first payments that I had the problems with, so 18th June was the first time I got paid and they took a big chunk off the housing benefit [element] then when I got paid on 18th of July they took a massive payment off for like budgeting loans and stuff and then I think from August it's started to become alright."*

Here, Katy describes the early changes in her payments which have now settled down as her entitlement has stayed the same. This draws attention to income change at the start of her Universal Credit claim which included the initial wait and deductions, and the stability of Universal Credit when it is not interacting with work income and when reported circumstances and therefore eligibility remain the same.

Cathy Allen was in work but had a stable income and claimed Working Tax Credits which paid a consistent amount each month ("that's stable"). In her first interview, Cathy was more concerned with the interaction between the pay periods of her different sources of income creating "good weeks and bad weeks" (see section 6.2.1), than the stability of their individual monetary value. This draws attention to the need to look at patterns of income receipt, particularly for

[29]In their first interviews Cathy Allen estimated their total monthly household income at £3250 for a family of four and Katy Deacon £2250 for a family of three. The average for the sample was £1424 and the average for the UK is £2,366 (ONS, 2019).

[30] Disability benefits are received by the individual so this involves a contentious assumption of household sharing (see chapter 8).

those who have multiple sources (discussed further in chapter 7).

Despite their current income stability, both Cathy Allen and Katy Deacon were experiencing changes in their circumstances that could challenge the future stability of their income and lives. Katie Deacon was experiencing fluctuating mental health conditions that had significant and unpredictable impacts on her life and despite her circumstances being considered currently stable by Universal Credit, future reassessments could mean lower payments (see section 12.2.3). Cathy Allen was experiencing changes to her job role and was worried about adjustments being made for her disability and the possibility of being made redundant (discussed in section 12.1.1). It is therefore important to also look at circumstance change within participants lives alongside their current income change.

It is also important not to look at the lives and incomes of participants as static and consider their past, present and future experiences. When asked at one point in time, income change may be absent or manageable but when looking back or returning to participants in future, it is clearer that income and circumstance change are part of both Cathy and Katy’s experience. Despite this current stability or lack of change Katie Deacon had experienced previous income change that she found difficult, notably her wait for her first Universal Credit payment. Cathy Allen also talked about previous experiences of income change and went on to experience income change. This draws attention to the need to look at the past present and future when understanding income change and instability (see section 7.1.3).

The work and benefit income change set out in this section shows that income change is prevalent within the sample and plays an important role in the experience of participants. Participants were not recruited because they were experiencing change but simply because they were claiming means-tested benefits. But nevertheless, as the above shows, at the first interview most reported experiencing current or ongoing income changes. Those who didn’t were experiencing other forms of change and had previously experienced income change. Self-identified income change is therefore an important part of their experience that merits in-depth and longitudinal examination.

6.2 Recorded income variation

This section will detail income variation recorded in research periods using longitudinal diary and interview data. Income variation measures usually focus on how actual monthly income varies from an individual or household average over a longer period and is measured in different ways[31]. As the focus here is short-term change and diary data was collected for periods of between 12 and 19 weeks, two averages[32] were calculated, and actual income shown against these averages over each research period. These averages are important in showing how different averages over longer periods of time compare to actual patterns of receipt. All show weekly variation in order to focus on short periods of time.

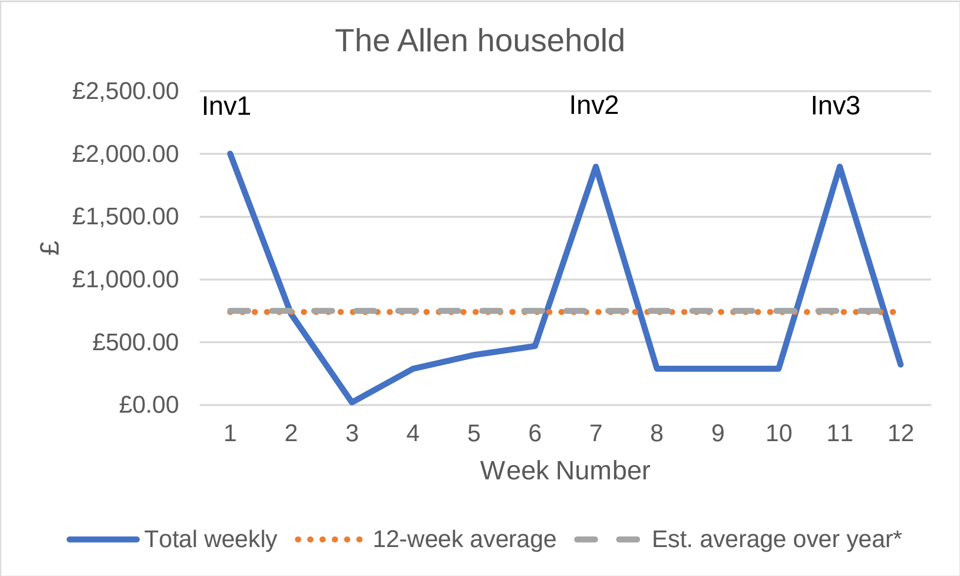
Five cases will be set out in order to focus on different types of change and to introduce some details about the cases to return to in further empirical chapters. These cases were selected because all had fully completed their diaries and provided a good illustration of different changes over time.

6.2.1 Case A: The Allen household

The Allen household are a couple with two sons, all with disabilities, who have the highest combined income within the sample. The family recorded a mix of payment patterns including monthly, 4-weekly, 2-weekly and weekly during their research period. In order to highlight changes over a weekly period, figure 9 shows 12 weeks of weekly income[33] in blue and two averages: a grey line showing the average weekly income during the year estimated by the Allens in their first interview; and an orange line showing the average weekly income for this 12-week period. The closeness of the lines suggests that their yearly estimate is consistent with their research period income. The timing of their interviews is also marked on the chart in weeks one, seven and 11, with their fourth interview taking place after this 12-week research period.

[31] Including the coefficient of variation used by Hills et al (2006)
[32] An estimated yearly average from participants estimated yearly income and the average for their research period
[33] Income received by the household in work, benefit and other income that week

Figure 9: The Allens' weekly income variation



For the Allens, Christmas fell at the start of week two of the 12 weeks of the diary. This meant that Cathy Allen was paid early for Christmas and this disrupts the consistency of their income before it returns to a monthly pattern.

This early payment meant there was a gap in work earnings from week one, when Cathy was paid early and week seven, when she received her next pay packet. The period of dipped income between weeks one and seven was experienced as a period of low income that Cathy described as "quite fiddly" but a period she had planned for using her banking app and budgeting book. Income was smoothed using savings and need was smoothed by cutting down spending.

From week seven to week 12, the Allen's income returns to a stable pattern of what Cathy calls "good weeks" in weeks 7 and 11 where they receive around £1900 and three "bad weeks" in between (weeks 8, 9 and 10) of receiving just under £300. In her second interview, which took place in week seven, Cathy reflects on the movement of their good weeks throughout the year:

> *"This good week that we're having this week, I've got the PIP, I've got the DLA as well as the wages, the Tax Credits, that is a very good week but because DLA are paid four weekly, that slowly moves round and in 6 months' time that really good week will be in the middle of the month instead"*

Cathy sees this variation as predictable and budgets for it but also expressed a preference for more spaced out payments that were received every two-weeks.

The Allens' management of this change, through the use of savings, cutting back and budgeting will be returned to in more detail in chapter 9.

The Allens' recorded income variation and experience draws attention to the importance of changing income over time because of seasonality but also because of the interaction between the receipt of different sources of income and the number of weeks in each month. These issues will be returned to in future chapters.

6.2.2 Case B: The Bennett household

The Bennett household are a couple with two children and are on a relatively high income within the sample, although below national median household income. During their research period they move from being paid monthly in both of their jobs and Universal Credit to being paid monthly and weekly as Rob changes jobs. Figure 10 shows their weekly income and their weekly averages, with their recorded 15-week average around £70 higher than the average calculated from their yearly estimated income. They were interviewed before week one, in weeks seven and 12 and then again after their 15-week research period.

Figure 10: The Bennetts' weekly income variation

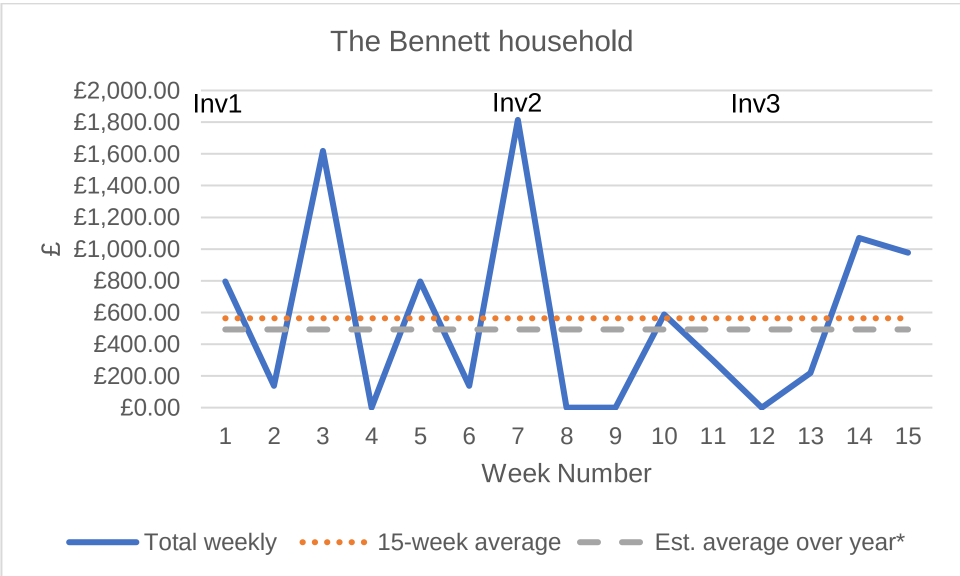


Figure 10 shows consistent income variation until week seven, where their total household income drops and then varies in a different pattern as Rob starts a short period without an income and then starts his new weekly paid job. Sue also sees a reduction in her pay because of her maternity period and their first

Universal Credit payments are reduced because of a previous Tax Credits overpayment before returning to their correct level.

Within the 15-week period, Sue's income changes from around £800 a month in week five to around £600 in week ten because of her maternity pay. In the same period Rob changes jobs and experiences a significant amount of change from around £1500 in week seven to £0 in week 11, to £200 in week 13 and then £350 in weeks 14 and 15 from his new weekly paid job. These changes were experienced as ongoing instability by the household, as Sue explains in her second interview:

> *"We were getting no help for quite a while, so then we obviously needed the payment in February [from Universal Credit] and then that was less because of this charge [deduction] so it's just kind of trying to juggle money in a different way now, and then obviously with him changing his job, that's going to be another change and obviously I got paid about £200 less than I usually would. It's like lots of different changes all in, at different times, you don't have enough time to adjust to how your payments are because we've had so many different things." (Inv2)*

Here, Sue describes not being able to adjust to multiple income changes in this time period. She also identifies this as a period when they needed extra support from the social security system but received reduced and differing payments from Universal Credit after their initial ten week wait (discussed further in section 11.2.1).

Child Benefit is paid 4-weekly at the same rate of £137.60 while Universal Credit starts being paid after a ten week wait in week three, when they receive £197, followed by payments of around £300 in weeks seven and eleven. These three payments should have been £317 in week three and £420 in weeks seven and eleven but were reduced because of deductions for an overpayment of Tax Credits. This deduction has been paid off by week 15 and this combined with Universal Credit responding to their low wages, means they are paid £630. These figures provide detail of two different benefits received in a period of short-term need; one is paid at the same rate and the other is a reduced and different payment because of deductions which here take precedent over short-term need.

The Bennetts' management of this change, through family borrowing will be returned to in more detail in chapter 10.

The Bennetts' recorded income variation and experience draw attention to the interaction between circumstances and income change, between pay periods, and between wages and Universal Credit payments (including monthly assessments and deductions). Their experience also shows how multiple changes at once can cause particular difficulty.

6.2.3 Case C: The Lennon household

The Lennons are a couple with a young child and their main income source was a zero-hours contract. They received weekly and monthly income during the research period and debt constrained their finances. Figure 11 shows their weekly income and their weekly averages, with their recorded 14-week average just below £70 higher than the average calculated from their yearly estimated income. They were interviewed before week one, in weeks five and 11 and then again after their 14-week research period.

Figure 11: The Lennons' weekly income variation

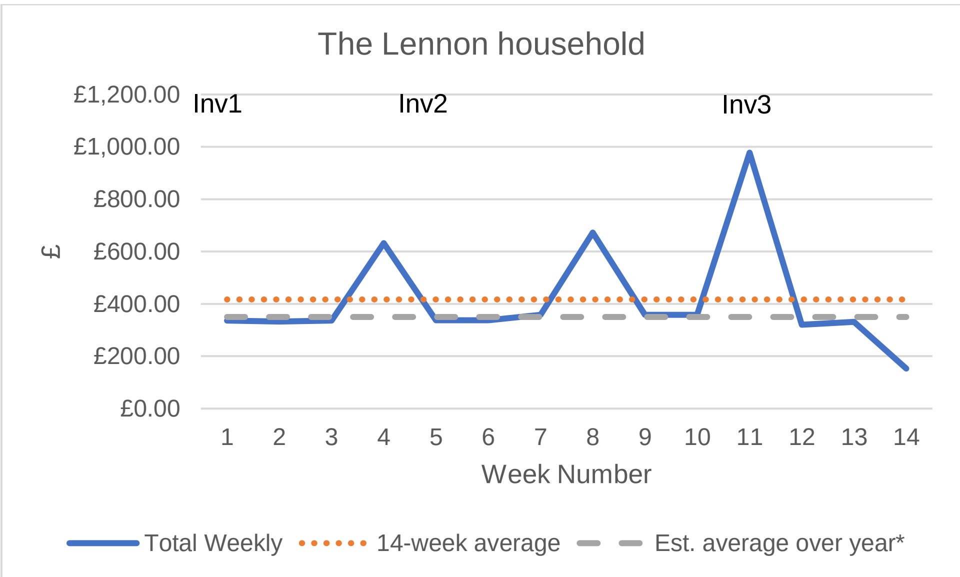


Figure 11 shows four-weekly variation in the Lennons' total income because of different payment periods until week 11 where there is a spike because of a lump sum of over-time pay, followed by dips in weeks 13 and 14 because of low levels of sick pay. Universal Credit also responds to these changes increasing their short-term impact.

The Lennons recorded their income for a 14-week period and during this period Paul's job was stable from weeks 1 to 10, ranging from around £335 to around £360. However, for the Lennons this was not a time in which they felt their income was stable and debt constrained their ability to save and it came between a period when Paul's income was changed (before their first interview) and a period from week 11 when their income went up and down. As Samantha Lennon reflected in her second interview in the middle of this period of apparent income stability: "we're one pay-check away from complete disaster".

This period was followed by a spike in income as Paul took Christmas overtime. As chart 4 shows, his income climbed to almost £980 in week 11 before dropping off to £153 in week 14 because of sickness absence. The income spike in week 11 was constrained by debt and so little financial benefit was felt, and the dip challenged their ability to meet financial commitments ranging from an informal arrangement to pay for a new car to the inability to pay rent in week 14.

Universal Credit is also a similar amount in weeks four (£214) and eight (£232) but responds to Paul's increase in income and is £0 in week 12. This meant a bigger dip in income between weeks 11 and 14 as Universal Credit was not due to be paid again until week 16 (the week of their final interview) when they received an increased payment of £328. Child Benefit was paid four-weekly and is £82 in weeks four, eight and thirteen. The Lennons' management of their income change, through borrowing, cutting back and not paying bills will be returned to in more detail in chapter 9.

The Lennons' recorded income variation and experience draws attention to the role of debt and the responsiveness of Universal Credit, in the experience of spikes and dips in income. Debt constrains income and can make it less stable and adequate than it looks, for example when Paul Lennon received overtime pay it went towards debt repayments rather than other costs. Dips in income can also make it impossible to meet existing and previously affordable financial commitments. They also impact on the ability to meet regular bills such as rent. Universal Credit can also increase income volatility and fail to provide higher income when it is needed.

6.2.4 Case D: Rachel Martin

Rachel Martin was a single person without children experiencing hardship and debt and who started her research period at the end of a short period of unemployment and having just received her first Universal Credit payment after a two month wait. She receives monthly Universal Credit and her work pay patterns vary before settling in a two-weekly pattern. Figure 12 shows her weekly income and weekly averages, with their recorded 16-week average around £65 higher than the average calculated from their yearly estimated income. She was interviewed before week one, in weeks five and 11 and then again after their 16-week research period.

Figure 12: Rachel Martin's weekly income variation

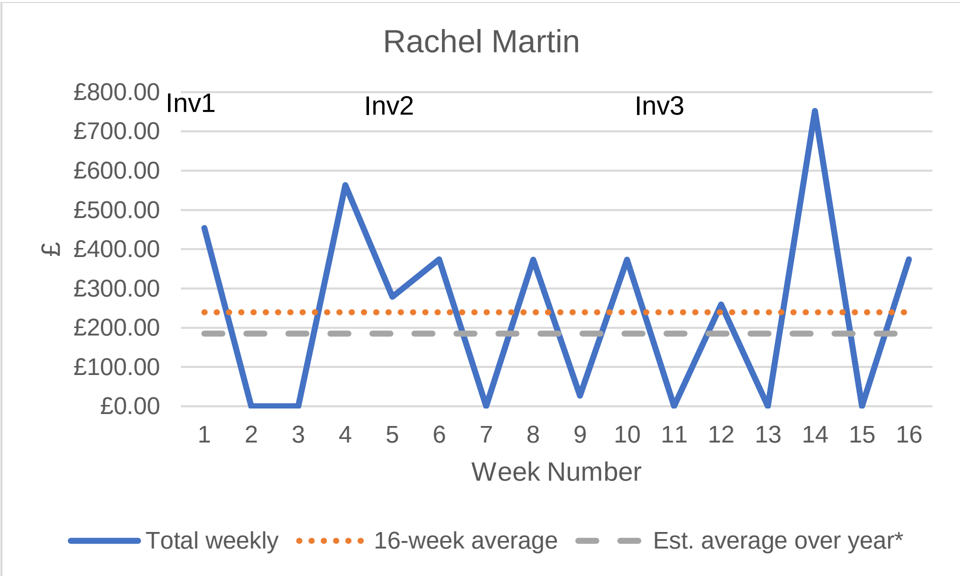


Figure 12 shows the variation in her income at the start of this period, when she had three separate jobs (two very short-term). In week six, she settles on a secure, two-weekly paid job and her variation is consistent in weeks 6, 8 and 10 before her hours drop in the school holidays and her income dips in week 12. It then increases above her previous pay in week 14 because of extra hours and then falls back to her previous pay in week 16 when she reduces her hours because of illness.

Rachel experienced a lot of change in the early stages of her research period as she found work and tried to increase her hours with other jobs. At the start of her research period, she had recently moved from a period of unemployment to two part-time cleaning roles, one as an employee, the other self-employed and paid by the assignment. In week one, she received a small amount of pay from the self-employed role (£33) before receiving three weeks' pay from her role as an employee in week four, where she receives almost £565. By the second interview in week 5, she reports that her second job has come to an end after one day, but she has another self-employed job offer after completing a day's work. In her third interview this role had not continued.

Rachel also experiences hours changes in her role as an employee despite a period of relative stability with regular two-weekly pay of nearly £375 in weeks six, eight and ten. Her hours are then decreased because of a holiday period: "This is a school I'm cleaning so I don't get paid for Christmas or half term" (Inv2) and she receives around £260 in week 12 before accepting increased hours and receiving almost £500 in week 14. She did not continue with these hours, which involved cleaning another site and extra travel and so returned to her previous pay in week 16.

Alongside this work income change, she experienced change in her Universal Credit payments. Week one of her 16-week research period was Rachel's first payment of Universal Credit after a two month wait since losing her job. Here she received around £420 before this dropped to almost £280 in week five, around £27 in week nine because of an increase in work income and then increased again to around £255 in week 14 because of a decrease in work income. During this period, Rachel was also subject to deductions from her benefits to repay an advance payment, an overpayment of Tax Credits and disputed rent arrears. Rachel's management of this change, through borrowing, cutting back and community support will be returned to in more detail in chapter 9.

Rachel's recorded income variation and experience draws attention to the role of income change in periods of moving from unemployment to work, including taking different precarious jobs, changing hours of work, and the central role of Universal Credit monthly assessments and deductions. These themes will be returned to in later chapters.

6.2.5 Case E: Jo Edin

Jo Edin was a single person without children who was self-employed and experiencing income change. Figure 13 shows her weekly income and weekly averages, with her recorded 19-week average just less than £200 higher than the average calculated from her yearly estimated income. She was interviewed before week one, in weeks four and 10 and then again after her 19-week research period.

Figure 13: Jo Edin's weekly income variation

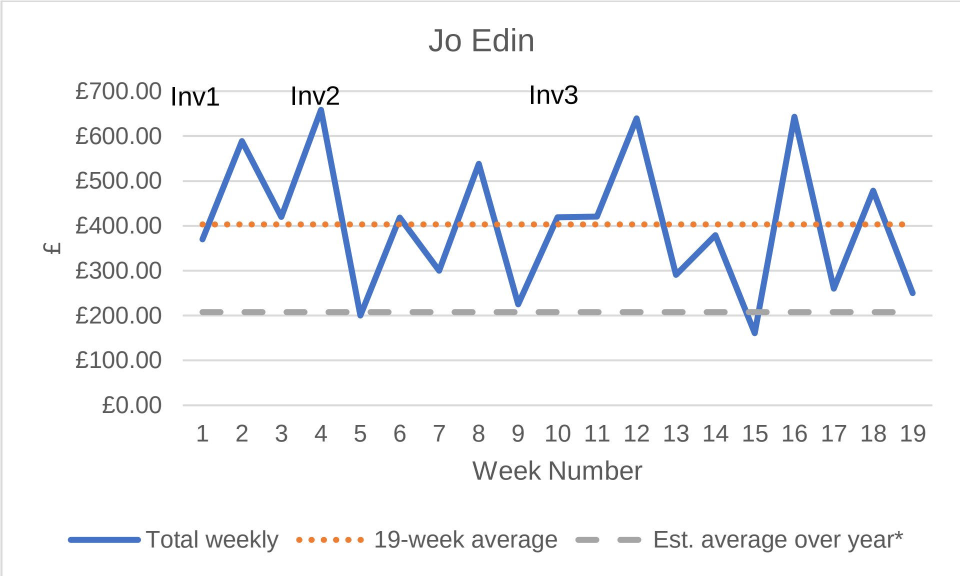


Figure 13 shows the weekly variation Jo experienced in her 19-week research period. There is some evidence of a regular monthly pattern between weeks 12 and 16 but total income regularly varies from the 19-week average. There is a gap of nearly £200 between her recorded 19-week average and her estimated average in her first interview.

Jo experienced irregular work income which ranged from £0 to £260 and was different from one week to the next. She described the irregularity of her appointments and not being able to rely on this income: "There isn't any guarantees of it at all" (Inv1). She averaged out her income when reporting her accounts to Tax Credits and HMRC and this low average (£200 per month) meant she was entitled to £95 a week in Working Tax Credits, almost double her work income.

Her benefit payments were regular and did not change, which she said had a stabilising effect on her work income. Jo describes this income from Working Tax Credits and Carer's Allowance as "the stability" and this was paid weekly at the same rates alongside Housing benefit which was paid every two weeks at the same rate.

Income from other sources also provided some stability and allowed her to bring in income when she needed it, but these were more likely to come to an end because of their unofficial nature. These other sources included a charitable grant which is paid at the same rate in weeks 4,8,12 and 16 and money from hosting foreign students which stopped after week 4 when she was reported for breaking her tenancy agreement by letting them stay. She also had a cash in hand caring job which she didn't record until interview 3 (week 10) and which provided her with regular cash when she needed it.

Jo's recorded income variation and experience draws attention to the experience of irregular self-employed income, the importance of different sources of income interacting, the stabilising role of social security benefits, and the role of other, flexible sources of income. These themes will be returned to in later chapters.

6.3 Conclusion

This first empirical chapter shows that income changes within the lives of participants in multiple, complex and inter-related ways. Both the first interview accounts of recent change and the longitudinal data that track income over short periods show that income change is central to understanding the financial experiences of means-tested benefit claimants.

Section 6.1 introduces the self-identified income change of all participants and several types of change emerge. Changes in income from work were related to: circumstance change; to self-employment; and changing work hours. Changes in benefit income followed: benefit responses to wage changes; benefit deductions; and benefit errors and reassessments. These experiences highlight the importance of different sources of income, the interacting role of work, benefits and debt, and the importance of control over changing hours of work. They also show the interaction between wage change and Universal Credit, the unpredictability and instability of payments, and related income inadequacy causing hardship over time.

The five cases illustrated in section 6.2 show how several of the themes introduced in the first section were observed in relation to income patterns over short periods. These included the interaction between circumstances and income change, between pay periods; sources of income; and between wages and

Universal Credit payments. These cases illustrated the role of social security benefits in stabilising and destabilising income and the role of debt, previous financial commitments and bills in how income change is experienced.

This chapter has shown that participants experience interacting income and circumstance change in short periods. The next chapter will build on these findings by examining perceptions of income stability, the timing and frequency of income receipt and interacting sources of income.

7. Stability, timing and sources of income

The central concept examined in this thesis is insecurity, which has been conceptualised as comprising three key aspects in the lives of means-tested benefit claimants: inadequacy, instability, and constraint (see chapter 3). When focussing on income insecurity within the sample, this means whether income is adequate and stable and if not, what constraints this puts on participants' lives.

The previous chapter examined the extent and source of income change within the sample and highlighted the importance of changes in wages and change in benefits/tax credits as the two main sources of change, which interacted with each other. In this chapter the focus is on what this change means for the participants. This includes consideration of how people perceived these changes, in relation to issues of predictability, adequacy and time. This is discussed in the first section of the chapter. The second section discusses the role of timing of income receipt, including pay periods and dates, monthly payments and lump sums. Finally, the third section looks at the importance of different sources of income and their interaction, to the experience of participants.

7.1 Perceptions of income stability

There is some evidence that stable income can be more important than the amount received (Citizens Advice, 2016; Morduch and Schneider, 2017). However, for those on the lowest incomes, stability is heavily linked to adequacy or receiving enough to live on. Knowing a payment is coming, at what time, and that it is enough to meet need in a certain period, combine to create feelings of security. As does a sense that payments can be relied on in future.

The perceptions of participants are crucial to the conceptualisation of stability and instability within this research. In order to draw out the meaning of income stability in participants' lives, they were asked what it meant to them in relation to the amount they received and whether they considered one - level or stability - more important than the other[34]. Seven participants said stability was a more important consideration to them than the amount they received and five that they were

[34] It is acknowledged that this question offers a binary choice that masks complexity, but it was designed to start a discussion about how participants see their income.

equally or both important. This theme was then developed in each interview to establish what income stability meant to participants and responses highlighted the importance of predictability, adequacy and time.

7.1.1 Predictability

Predictability was important to participants and they reported that income stability meant knowing where they stood with their money and being able to predict how much was coming in and when. This also related to what they could spend and allowed them to organise their finances, to plan, and to limit stress.

When asked about her income Leah Campbell said, “I like the knowing where I stand, the stability and knowing that this is what I’m going to get rather than the not knowing" and Richard Jenkins, "I’d rather have stability and you know you can pay your bills, then you can organise your life" (Inv1). Stability was also linked to a desire to limit stress, Sue Bennett explained:

> *“You can live life less stressful if you know what your income is and what you got and what you have to pay out, it’s a lot easier when you don’t have to think “oh what am I going to be paid this month” (Inv1)*

Sophie Hill also linked not knowing what was coming in and going out with increased stress:

> *“Stability is the most important because when I know how much I’m getting and how much my outgoings are, I can manage it well, when I don’t have that stability then it causes a lot of stress”*

Households who only received income from benefits, such as Carly Ince, also reflected on the lack of control they felt over the income they received which constrained their ability to predict it:

> *“I would rather be in control of it, so I don’t have the anxiety over me all the time whether I’m going to receive a payment or get a reduced payment"*

Carly said that this lack of control over the money that came caused anxiety and that she would prefer to control her own money. This was a common feeling amongst Universal Credit claimants and particularly amongst those who relied on

Universal Credit as their main or only source of income. A lack of control over payments meant not being able to predict income and importantly for those on the lowest incomes: predict that income would be adequate.

7.1.2 Adequacy over time

Adequacy was also important and was considered a vital companion to stability particularly for those on the lowest incomes. The five participants who said stability and amount were of equal importance also emphasised the importance of knowing what was coming in and going out but added the equal importance of adequacy and the amount of money they received.

The Oakleys were experiencing difficulties with changing work income and related changes to their Universal Credit which they said impacted on how they looked ahead and budgeted. For Sarah Oakley, stability and adequacy came together:

> *"I think stability has got a lot to do with it because obviously you need to know how much you're getting, when you're getting it to pay the bills, to work out how much you've got for the month, whether you can get an extra bit of like clothes shopping or food shopping…also how much you get as well" (Inv1)*

This highlights the interaction between low and changing income and challenges the binary nature of the distinction posed in the question. Participants were concerned that they received enough income to meet their needs, but this usually meant income coming consistently in the right amount, at the right time.

The relationship between adequacy and stability is summed up by Sadia Ghali who reflects on her inadequate and changing benefit income and consequences within her life:

> *"It makes me feel insecure and I'm thinking how am I going to manage all the time, how am I going to get to hospital appointments and doctor's appointments and things because I know that every month: incorrect amount. If they pay the correct amount from 2017, it would be a different story, there would be no debt and I would have had a speedier recovery from my heart surgery." (Inv3)*

Here, Sadia explains how she feels income adequacy and stability would have improved her health outcome after heart surgery. Apart from Child Benefit, Universal Credit was the household's only source of income and so had high importance within their lives.

These responses show the difficulty separating out stability and adequacy when considering the experience of low income. Instability can mean inadequacy exists in certain periods and not others and that participants cannot look ahead and know that their income will be adequate over time.

7.1.3 Time: looking back and forward

Time was thus also important to participants considering the stability of their income, and they would look forward and back in order to understand their current situations. When understood in the context of participants' lives, current income stability is relative to past experiences and this then shapes future expectations.

Participants would look back at previous experiences of income changes or stability to understand the relative instability they now experienced. When asked whether they considered their income to be stable, Leah Campbell distinguished between her income when she was in full-time work and her current maternity income. She also draws attention to the complex impact a major change in circumstance such as having a baby can cause. Her previous monthly paid stability has been replaced by what she describes as unpredictable monthly change:

> *"It just don't seem right because some months you're literally in poverty and other months you're like a high flyer, not a high flyer but you've got a lot more money to spend and other times you feel like you're basically, you've got to go out and beg."*

Leah describes monthly income change and related insecurity. While some months she has more than adequate income, other months she does not have enough to meet her basic needs and reported recent foodbank use.

Sue Bennett also recently moved from what she saw as a stable monthly wage to maternity pay that she considered less stable: "My partner's income is more stable than mine at the moment because mine is variable because I'm on maternity leave" (Inv1). Despite this awareness of relative instability, at the time of her first interview Sue had her partner’s income as a stabilising factor whereas Leah was a single parent with one stream of work income coming into the household.

Participants would also look back at previous experiences of instability to explain the relative stability they now experienced. Sophie Hill had recently experienced a period of waiting for her first Universal Credit payment where she used a foodbank and her brother paid her rent. When asked about the stability of her current situation she answered, “I’d say it’s stable now" before outlining past instability.

Participants also looked to the future to understand the stability of their income. This included looking ahead and expecting a specific circumstance change, a general but as yet unknown circumstance change, and not knowing whether income will change or not.

Evette Francis was looking ahead to a specific change at the end of her first twelve months being self-employed: being subject to the minimum income floor. Although her benefit income was quite stable in her first interview and this could counter-balance her variable work income, she worried about being subject to the minimum income floor and the decrease in her income if she did not increase her income from work. As described in the previous chapter, the minimum income floor rules come in after 12 months claiming Universal Credit as self-employed. In her first interview Evette was looking ahead:

> *"I have to meet the minimum income floor which is twice, probably slightly over twice as much as I’m earning at the moment that I’ll have to be earning and then I don’t know what happens about the benefit, I don’t know, I’ve no idea" (Inv1)*

Evette’s twelve-months came to an end during the research period and she addressed this through extra work and part-time hours as a weekend cleaner. This allowed her to meet the minimum income floor but compromised her ability to spend time with her children.

The Oakleys were looking forward to a general but unknown change as Peter looked for full-time hours, but at the moment was only offered overtime and additional hours for short-term cover for colleagues. As Sarah Oakley reflects:

"On the months when he doesn't change work or isn't working more hours, it's stable but if he does more work, or I don't know takes time off then it is unstable" (Inv1)

This knowledge, that if he changed his work hours, then income would be less stable, was important in how the Oakleys saw their finances and how Paul approached his search for permanent full-time hours. The household was also thinking about unexpected changes such as sickness and how this would change their income.

This also applied to Paul Lennon who was on a zero-hours contract and had experienced periods of illness. This meant the Lennons were looking forward and not knowing whether income would change. Despite a period of relative stability within their research period, this was followed by spikes and dips in their income that had important financial consequences.

Looking ahead for these three participants then, could involve the expectation of specific or general change but also not knowing what will happen to their income. This underlines the importance of security when looking forward, for example knowing that if your circumstances change, perhaps through illness, you can retain some income stability and adequacy. This can be constrained by specific, general and unknown future change.

These three themes of predictability, adequacy and time are key to how participants understand income stability within their lives. The next section will focus on the timing and frequency of income.

7.2 Receipt of income: timing and frequency

The existence of income change poses questions about the role of the timing of receipt of income, in the experience and management of low incomes. As discussed in the previous section, the timing and frequency of income receipt has not received a great deal of attention with arguably an underlying assumption that if income can be smoothed over time, households have adequate income. However, this research shows that timing makes a difference. This section will be divided into three sections: pay periods and dates; monthly payments; and lump sums.

7.2.1 Pay periods and dates

Household income is usually understood in terms of total income, from various sources and household members. From this perspective, the timing of income receipt can be understood as merely a technical detail. But regular pay periods and dates may be easier to track and manage than pay periods that are irregular and unpredictable. The findings of this research show that most participants (13 out of 15) receive more than one source of income and that pay periods and dates were vital to how income was managed and experienced.

For the three households who were self-employed at the time of their first interview, this meant varying pay periods that added an element of uncertainty to their payments. The frequency of Jo Edin’s income from self-employment depended on the number of clients she saw in a week or month and this was hard to predict while Evette Francis was experiencing monthly contract pay alongside other less predictable payments:

> *"They can come at different times because some of the work is a bit ad hoc or like extra hours from my existing people, so it does depend" (Inv2)*

Her payments were a mix of monthly paid contracts with ongoing clients, payments from the local authority, paid three times a year and payments that were received at different times. Evette had a clear preference for contract work that she knew would be received at the same time every month but in order to maintain and increase her work, she continued with different payment periods.

Rachel Martin was in the probationary period of two self-employed cleaning jobs at the time of her first interview. These jobs paid by the assignment and she was yet to receive a payment for work she had done. This meant the uncertainty of working hours passed over into uncertain payment dates, making incomes harder to manage. For those who were employed, payment dates for wages were reported as stable by most participants, although these could change because of weekends and holidays. But some participants reported interactions between different pay dates and the number of weeks in each month.

The Allen household received several sources of income and the interaction between the frequency of these and the number of days in each month led to what Cathy called, “good weeks and bad weeks” (Inv2). One reason for changing weekly income over time was the payment patterns of different sources of income (mentioned above) but another was the interaction between payment periods and the number of weeks in a month. As Cathy Allen explained:

> *“It happens a couple of times a year, quite a few months apart, just because of the four-week cycle and the actual calendar monthly cycle being slightly different. I do tend to look out for it though because if I have five Mondays in a month that means that month my income on here would look a lot higher because I’d have two lots of PIP that month and at £450 a month that’s an awful lot more” (Inv3)*

Cathy also explained that the week of a four-weekly paid benefit moves further into each month as the year goes on: “That slowly moves round and in six months’ time that really good week will be in the middle of the month instead” (Inv2). This weekly change was something Cathy thought could be addressed through her benefits being paid on different weeks (see section 8.1.3).

During their research period, the Bennetts also experienced payment frequency change as Rob moved from a four-weekly paid to a weekly paid job. However, both of these payment patterns interacted with calendar months and moved during the year. As Sue explains while referring to Rob’s four-weekly pay pattern at the start of their research period:

> *“It depends on how many weeks are in the particular months, so some months are 5-weekers so you get paid every four weeks and you get to one particular month and you’ll get paid twice. So in June this year he’ll get paid on the 1st June and then he’ll get paid, I think on the 29th June and that means that then in August he’ll get paid at the end of July, he gets paid at the end of the month from that period, from when he gets that two months’ pay, so it switches” (Inv1)*

Here she identifies the challenge for claimants of Universal Credit’s monthly assessment period by describing being paid twice in the same calendar month (see section 11.2.1). But this also highlights a wider issue. The difference between a four-weekly and monthly period can be seen as a minor issue of a few days each month but when it comes to lower incomes it can make an important difference to how total income is managed.

7.2.2 Monthly payments

For those who received monthly payments, stretching their income over time could be a challenge. This was particularly the case for those who were experiencing changes in their income and circumstances or who were experiencing financial difficulties.

Leah Campbell was a new mother and had previously received one source of income from employment which was paid monthly and said that monthly budgeting suited her then. But now, receiving benefits, she was having difficulty making her income last the whole month:

> *"After about three weeks I'm alright and then it gets to the end of the month and then I start to think I need to go really careful now."*

At the time of her first interview, she had received her last three payments, from Child Benefit (18th), maternity pay (22nd) and Universal Credit (24th) within the same seven-day period. This meant that because of the timing of these payments there was a large period of the month without money coming in and the most recent end of month period had involved using a food bank.

The monthly payment period of Universal Credit caused difficulties for several participants, both for those who received it as their only form of income and those who had other forms of income. Two participants who received Universal Credit as their only form of income said they were experiencing financial difficulties towards the end of the month. Carly Ince who had previously experienced a period of homelessness and ill health and was in debt said: "the gap between it seems so long".

This difficulty was shared by Sadia Ghali who received weekly Child Benefit and monthly Universal Credit and who explained, "the last two weeks of every month I fall short" (Inv3). Despite this she appreciated the weekly frequency of Child Benefit despite its low amount relative to her Universal Credit payment. Sarah Oakley also experienced financial difficulty towards the end of their monthly Universal Credit payment period and suggested, "it would probably be easier to be honest if they just paid every two, three weeks" (Inv1). This preference for more frequent pay periods and short-term money management will be discussed further in chapter 8.

7.2.3 Lump sums

Lump-sum payments are also related to timing in that they often represent money that could have been received over time, but instead come into a household in one go, at one point in time. While this income spike was welcome in most cases, it could nevertheless be too late to cover previous income inadequacy. In other cases, it was seen as a possible solution to financial difficulty but not a solution that could easily be controlled.

One reason for lump sum payments was social security benefit delays. Sadia Ghali, Rachel Martin and Richard Jenkins had all experienced what they saw as avoidable hardship and unnecessarily relied on other people and resources because of delays in payment of benefits. Sadia Ghali was never given a work capability assessment despite having heart surgery and requesting one. Because of a miscalculation of her benefits and not being awarded a disability element she could not afford her rent. In her final interview, she had been told that she would receive £6000 in backdated payments:

> *"The work capability assessment clarifies that they owe me £6000 for two years backdated amount that they should have paid me"*

Despite the usefulness of this money, Sadia looked back on the year and a half that she was not paid and when she really needed the money to avoid debt and to aid her recovery from heart surgery. This was also a period of hardship when she had to borrow from family members and cut back on family spending.

Richard Jenkins also had his benefits reinstated after a period of eight weeks without money and explained the difficulty this caused:

> *"They reinstated my benefits until the appeal which meant they gave me £1200 but the problem with that is £1200 is eight weeks pay so the eight weeks I didn't have money for, it all goes back in to the eight weeks I didn't have money for and on top of that they gave me the lower rate so it's not a full repayment, it's a low rate payment so I just about covered my bills and paid off a few debts" (Inv2)*

Lump sum work payments can also have tax and benefit implications. Paul Lennon did extra hours over the Christmas period but because of his office closing he was given all his extra money in one week, increasing his tax and varying his income. As Samantha Lennon explains:

> *"They didn't put his extra work on until this week, so he got extra money today for the Christmas period, but he's very upset and anxious about it because they put it all on these weeks. It means he's been taxed loads, he's on like 24% tax…Even though he's tried to put in extra hours to save up for this car he needs for him to go to work, it's actually going to hit us in other areas of our income so he is incredibly depressed and stressed out at the moment to the point that he actually just wants to walk out of the job." (Inv3)*

Here, she reflects on the negative consequences of doing extra work in one go and being paid in one go, instead of payments being spread over time. This is particularly relevant to Paul, who previously worked longer hours but now has his hours limited and who had decided to work overtime to make payments towards a car they intended to buy. This income instability was also taking a mental toll on him and contributing to feelings that he is not being rewarded for his work and that he should leave.

Lump-sum payments were also looked forward to as a solution to current financial issues. Still with the Lennons, Samantha had been in a car accident and was awaiting compensation that she saw as a vital source of income. Despite placing so much importance on this payment as a solution to their current income shortfalls, the Lennon's lacked control of this payment which they had expected for a long period and which had not yet been received at the end of their research period.

Rachel Martin also attempted to use a lump sum pension payment to ease her financial difficulties. However, she received the money a month later than she needed it:

> *"I thought it was going to come in November, but I was paid in December, so all the money came in December, but I wish to god that it could have come in October and November"*

This highlights the importance of short periods when living on a low income, despite getting this money in December, her period of greatest need was in October and November and that is when she experienced income inadequacy and hardship.

Together, these examples show that timing plays a central role in the financial lives of participants and that different timings have different meanings. Pay dates interact with calendar months, pay periods can mean hardship at the end of the month and lump sum payments can represent money that was not received when it was needed. The next section will focus on the number of sources participants had and how their interaction impacts on the adequacy and stability of household income.

7.3 Interacting income sources

Different sources of income can act as drivers of total income stability and instability in participants’ lives and so the interaction between them is important. Participants received different numbers of sources of income at the time of their first interview. Four participants received one or two sources of income and relied heavily on the stability of these, nine participants received three or four sources of income and experienced interactions between work and benefit income, and two participants received seven sources of income but had different experiences of income stability.

This section looks more closely at the importance of different sources of income to get a better understanding of the interactions that have an impact on the adequacy and stability of total household income. It has two sections: the first looks at the experience of those with the fewest sources of income and their over reliance on these; the second outlines the experience of having multiple interacting sources of income and what this means for the stability and instability of overall incomes.

7.3.1 Over reliance on few sources

Having a low number of sources of income suggests less scope for change but also a reliance on the stability of the income received. For those who received one or two sources of income, three relied heavily on Universal Credit and another was living on four weekly payments of Personal Independence Payments after his Employment and Support Allowance had been stopped. All were single and living with disabilities.

Relying heavily on one source of income also meant relying heavily on the stability of that income and this had consequences in participants' lives: for Carly Ince, this meant hardship and a lack of control; for Sadia Ghali it meant income instability, hardship and a slower recovery from her heart surgery; and for Richard Jenkins this meant the stress and hardship of benefit reassessments.

Carly Ince was in her early twenties and had recently been homeless and had severe anxiety and back pain but said she wanted to move towards work to gain more control over her income. Carly linked her income to her circumstances and described the changes in her income since she had started to feel better and no longer cared for a friend and so stopped her Carer's Allowance claim:

> *"Normal Universal Credit was I think it was £692 a month and then it was put onto sickness which was £780 to Carer's Allowance which was £462 and £64 a week and now it would be back to 692 because it will be not the sickness one."*

Despite knowing how much the payment should be and getting advice from an advice agency, Carly said she had been receiving £462 for three months, since she had stopped her Carer's Allowance claim. This amount left her in rent arrears and using a foodbank:

> *"I really couldn't afford the rent because my rent is £399…at the moment I'm totally bone skint, I was trying to get hold of maybe a foodbank because I don't get paid 'til the 19th so that's quite difficult"*

She also felt she had little control over her money as discussed in chapter two and relied heavily on this one source of income. While her health had recently improved and she was looking towards the future, she wanted to become a nurse, Carly felt the constraints of the inadequacy and instability of her current income.

Sadia Ghali received Universal Credit as her only source of income apart from Child Benefit for her one child and was struggling with inadequate and changeable payments and considered her Universal Credit income unstable. Although her Universal Credit was received at the same time every month it was, "always the wrong amount" (Inv1) due to an inaccurate calculation:

> *"I'm wondering what's going to go into my bank, again. Whether it's half of that, quarter of that, the same as that, I don't know" (Inv2)*

This was causing income instability and inadequacy as well as constraints on her life with increasing debt and a slow recovery from her heart surgery.

Richard Jenkins did not work because of his disabilities and was reliant on disability benefits. These were usually stable but were disrupted by failed assessments that stopped his benefits, sometimes for long periods (see section 12.2.3). Richard's two-weekly ESA payments had been stopped because of a work capability assessment and nothing had been received for six weeks at the time of his first interview. While this could be considered an income shock it also had an ongoing impact on his two weekly payment periods. This is shown in figure 14.

Figure 14: Richard's benefit income

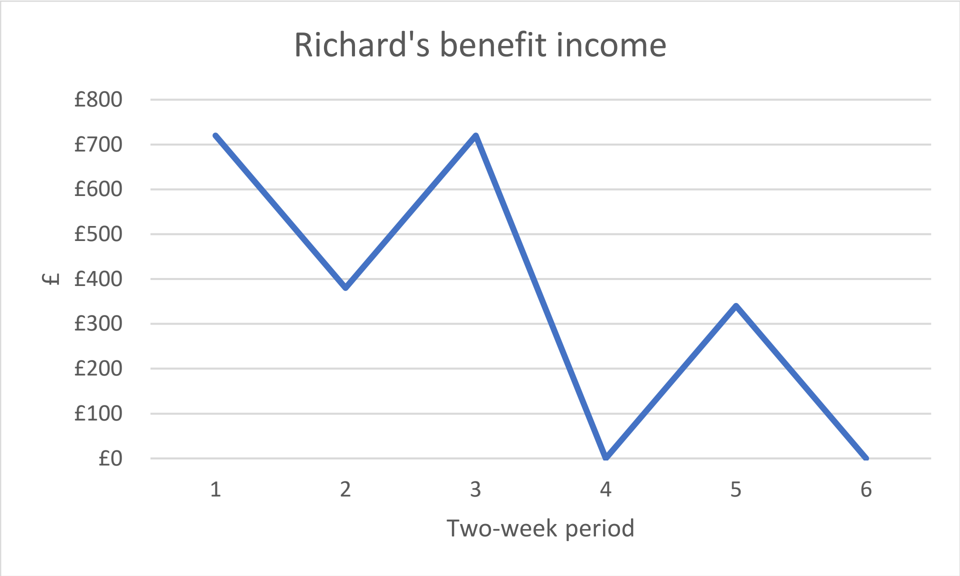


Figure 14 shows Richard's two-weekly benefit receipt before and after the income shock. Periods one to three show his regular payments of £720 and £380 before his ESA stops in period four and he receives £0 and then a reduced amount of £340 in period 5 (his Personal Independence Payment) and £0 again in period 6. Rather than being one income shock, when considered in the two weekly periods above, this created a different income pattern from the one Richard was used to and which he was struggling to manage. At the time of his first interview, he was struggling to pay his bills and borrowing money from a friend to cover the unexpected cost of his cat's vet treatment.

Richard considered his four-weekly PIP payments currently stable until reassessment, a process he describes as jumping through hoops with financial consequences. The last time his Personal Independence Payments were assessed he had to wait nineteen months for the appeal process to be completed and his payments re-instated (see section 12.2.3). He saw these reassessments as unnecessary and damaging to his health with the stress of being "on eggshells" (Inv1) but felt there was nothing he could do but follow the process as he had no other source of income.

All of these participants relied heavily on one or two sources of income, so a problem with their benefits was a problem with their whole income and in these cases led to hardship. This is an important consideration for the government. A proportion of eventual Universal Credit claimants will be single and have a long-term disability – and therefore heavily reliant on the functioning of Universal Credit and disability benefits.

7.3.2 Interacting sources of income

Most participants in this group had income sources which included work, Universal Credit and Child Benefit. While this meant a greater number of sources that could change it also meant the potential for one source stabilising or destabilising the other. Within this group there were examples of the number of sources making a difference to overall income stability. Child Benefit was considered stable but paid at a low level and there were stabilising and destabilising interactions between work and benefits

Child Benefit provided some stability for families with children but was a low rate of income. The experience of Child Benefit across the sample was one of stability, often when stability was lacking in other sources of income. As Leah put it: “All I know is I get Child Benefit which is something, it’s good to know”. Whether it was received weekly or four-weekly it came on the same day of the week and was a predictable amount and could smooth income between monthly payments. As Samantha Lennon reflects:

> *“If it’s a week when I’m getting the child allowance [benefit], I get that on the Monday and usually we’re a lot better off because of that child allowance [benefit] for the week than we would be when we don’t get it.” (Inv4)*

Across the sample, Child Benefit was stable in both amount and pay period but was relatively low in amount. As Katy Deacon reflected: *“I do get my child benefit every week but that’s only thirty-three pound, that’s like bread, milk”.* Thus, when compared to other sources of income, Child Benefit was not decisive in the overall balance of household income stability.

Work and benefit income interacted in stabilising and destabilising ways. Hope Neville saw her work income as important in providing some form of stability at a time when she was in debt and struggling to cope. She also expressed a lack of confidence in her Universal Credit payments. She had recently experienced a significant drop in her income because of a re-banding but she still looked at her work income as stable: "I know when I’m working, I’m guaranteed to get that".

Here, work income was seen as a counterbalance to the instability of her Universal Credit payments:

> *"It's the Universal Credit I feel very unsure about and that's because of how they've been with me. Because they closed my claim incorrectly and on the day I was expecting a payment it said what the payment would be there the night before and in the morning it said the payment would be zero"*

Because of a period where her claim was ended by mistake, she does not consider her Universal Credit a reliable source of income. This experience challenged the stability, predictability and adequacy of her household income and she saw work as a stabilising factor.

Benefits could also play a stabilising role when work income was variable. Evette Francis had variable self-employed income that was stabilised by Universal Credit which because of her consistently low income is paid at a stable rate. However, Evette was within the first 12-months of her claim and after this period would be subject to the minimum income floor, as discussed in section 6.1.1.

For the Bennetts, stable wages meant counterbalancing the instability of other main sources of income. In their first interview, their highest source of income was Rob's four-weekly paid work income which was the same amount each time. While waiting for their first Universal Credit payment and experiencing income change because of Sue's maternity period this provided some stability. However, later in their research period Rob's job came to an end and the household experienced unstable and inadequate income (see section 6.2.2).

The two participants with seven sources of income had different experiences which again draw attention to the importance of the stability of main sources of income. The more sources of income, the more complicated income appears with apparently more potential for change. However, this depended on the stability and level of different sources and how they were used as a package by participants to stabilise and smooth income. Main sources of income were stable for the Allens, whilst Jo Edin relied on the stability of her benefit income to counterbalance her unstable income from self-employment. She also used other sources to smooth income in short periods.

For the Allens, regular wages of the same amount also meant that their means-tested Working Tax Credits did not change. This in turn gave them the ability to plan and budget. Within the Allen household, Cathy reported a stable income that increased slightly when she claimed expenses but was always what she expected:

> *"It sometimes is more than that, simply because I get petrol expenses, but the basic wage is always the same" (Inv1)*

This predictability mattered to Cathy who also received Working Tax Credits which was calculated on the basis of her income and hours of work which were the maximum she felt able to do. With these two stable sources of income in addition to their disability benefits, the Allen's were able to plan, budget and save.

Jo Edin was self-employed and referred to her income as totally variable in both the amount and pay period and said she relied on the stability of her benefit income. Due to her low work income, she claimed the maximum amount of Working Tax Credit and Carer's Allowance which was stable in amount and pay period. Despite reporting an average low income to Tax Credits, her income from work was highly variable. She also had several other streams of income she did not declare, what she referred to as, "ducking and diving" (Inv1), that were at risk of change, but which smoothed income. Amongst these was a 'cash in hand' caring job where she looked after an elderly person in the local area and received weekly money.

These sources of income could cause stability and instability and so the balance and interaction between different sources was important, alongside the stability of the main source of income, particularly for those with fewer sources.

7.4 Conclusion

Building on the major concept of insecurity that runs through this thesis, this chapter shows how related stability and adequacy over time are, in participants' lives, and an important link is the timing and frequency of payments. Adequate income can become inadequate if it is unstable, for example not being paid when short-term need arises. Time is often absent when considering income and there is a common assumption that as long as income can be smoothed, timing of income receipt doesn't matter. This assumption underlies the tendency to consider income and poverty on a yearly basis as well as the monthly payment and assessment of Universal Credit.

However, section two shows that timing and frequency of income receipt was crucial to how income was experienced and managed by the participants. For the self-employed, irregular pay dates posed financial challenges, and for employees interactions between pay dates and calendar months could mean pay dates moving to different times in the month, over time. For those who received their only or major source of income monthly, they could face income inadequacy towards the end of the month. For those receiving lump sums, this could be a welcome solution to current financial difficulty but was often money that was not received when it was needed and over which participants had little control. Rather than merely technical details, payment periods and dates could be crucial to participants' finances. A desire to have more regular income or have more control over receipt of different sources of income was common. Pay date variations also have significance for Universal Credit's monthly assessment periods which are discussed in chapter 11.

Section three further illuminates experiences of income change by showing that the number of sources participants had and their interaction was also important to their overall household income stability. For those who received few sources of income, they were heavily reliant on the stability of this source. So, for those who rely on Universal Credit as their only or major source of income, its instability can mean overall financial instability. For those with multiple interacting sources, these sources could be stabilising or destabilising and so having a stable major source of income could be an advantage when other sources change. The next chapter will focus on household financial management.

8. Financial management

Financial management has a time element as well as being relational and embedded in household practices. However, the previous chapters of this thesis show that the receipt of household income is often more complicated than is assumed. So, the number and combination of sources are important as well as their timing. These factors also influence practices of money management and spending. As the literature set out in chapter four shows, ‘money within the household’ is also influenced by who controls and manages money and how it is understood, shared, and spent and this has a crucial gender dynamic that is not the focus here.

The first section of this chapter looks at the time periods of financial management, including the time periods identified by participants in their first interviews and whether their budgeting practices changed over the course of the study, comparing monthly managers and others. The second section focuses on money within the households and on the ten households with more than one member, examining who plays the role of financial manager in couple households and at labelling practices within single parent households.

8.1. Time periods of financial management

Time periods of financial management were a defining part of how participants managed their money, with long and short-term practices creating a complex process of covering bills, paying day-to-day living expenses, and managing unstable and inadequate income over time. This section will focus on the source and frequency of household income and how it relates to time periods of money management.

8.1.1 Time periods

In order to look closer at the role of time in money management, participants were asked in their first interview in which time periods they managed their money. As shown in Table 5, four said monthly, four said two-weekly and seven said weekly or shorter. Table 5 also shows the number and type of income sources and their payment periods.

Four participants said that they budgeted monthly, all received three or four sources of income and all were paid monthly or four-weekly. For these participants there was a relatively good fit between their budgeting preferences, practices and payments. Despite this, two of these households adopted weekly practices during their research periods in response to changes in the income frequency of one of their sources of income. None of those who said that they budgeted two-weekly or weekly said they would prefer monthly.

Four participants said that they budgeted two-weekly. These participants typically received one or two sources of income and were paid two-weekly, monthly or four-weekly. Amongst these participants, two-weekly money management was an established practice for some but a compromise for others who preferred shorter budgeting periods.

Seven participants said that they managed their money in periods of a week or less despite some of them receiving monthly income and adopting some longer-term budgeting practices such as paying monthly bills. These participants had the most varied patterns of income receipt. Some received two, three, four or seven sources of income and a mix of monthly, weekly and four-weekly income. All had some form of weekly income. This weekly approach was usually based around current or previous receipt of income in weekly periods but was also considered an easier way to manage low and changeable incomes. The time between payments was an important factor in money management for these households**.** For some, weekly budgeting was an established approach and associated with having weekly income from multiple sources. For others weekly money management also reflected their past experience and strategy of getting by from day to day on a low income.

Table 5: Household sources of income in first interviews

Household	No. of sources	Sources
Monthly		
Sophie Hill	3	Wage (M), Universal Credit (M), Child Benefit (4W)
Leah Campbell	3	Wage (M), Universal Credit (M), Child Benefit (4W)
The Bennetts	4	Wage 1 (M), Wage 2 (4W) Universal Credit (M), Child Benefit (4W)
Evette Francis	4	Self-employed income (V and M), Universal Credit (M), Child Benefit (4W), Child maintenance (M)
Two-weekly		
Richard Jenkins	1	Personal Independence Payments (4W)
Rachel Martin	2	Wage (2W) Universal Credit (M)
Carly Ince	1	Universal Credit (M)
Joyce Kelly	1	Universal Credit (M)
Weekly or less		
The Allens	7	Wage 1 (M), wage 2 (M) Tax Credits (4W), Child Benefit (W), Personal Independence Payments (4W), Disability Living Allowance (4W), Carer's Allowance (W)
Jo Edin	7	Self-employed income (V), Tax Credit (W), Housing Benefit (W), Carer's Allowance (W), Hosting (W), PT cash job (W) Grant (M)
Katy Deacon	4	Universal Credit (M), Child Benefit (W), Personal independence Payments (4W), Child maintenance (M)
The Lennons	3	Wage (W), Universal Credit (M), Child Benefit (W)
Hope Neville	3	Wage (M), Universal Credit (M), Child Benefit (W)
The Oakleys	3	Wage (M), Universal Credit (M), Child Benefit (W)
Sadia Ghali	2	Universal Credit (M) Child Benefit (W)

Income frequency: M: monthly, 4W: four-weekly, 2W: two-weekly, W: weekly, V: varies

The relationships between budgeting preferences, practices and payments was thus quite complex. It was shaped in part by past experience. It seems also to be influenced by the number of sources of income, and by the frequency of receipt. And adequacy of the amount was also important, in that managing a low income often required tight control to meet immediate, short-term, needs. There was also some indication that participants associated weekly or two-weekly receipt of income with a sense of 'knowing where you are' with money. Thus, moving to monthly payments under Universal Credit could challenge this sense of stability.

Next, we look at whether budgeting practices changed over the course of the study. Here we divide into two groups: those who initially said they managed monthly and those who said they managed two-weekly, weekly or less than weekly.

8.1.2 Managing monthly: changes in circumstances

The four households who said they managed their money monthly, identified monthly pay periods and monthly bills as important reasons for these monthly practices. However, circumstance change could challenge their ability to maintain adequate income for the whole month.

Sophie Hill and Leah Campbell said they budgeted monthly because they were paid monthly and that it fitted in with their bill periods. Sophie had a history of being paid monthly which influenced how she managed her money:

> *"I've always worked so I've always been paid monthly unless it's been freelance work and then you get paid after you've submitted your invoice and that takes a lot longer but generally all my work has been monthly payments."*

Here, she links her usual payment periods to how she has got used to monthly budgeting. She also links her monthly practices to monthly bills: *"It fits because all of my bills come out monthly."*

Leah Campbell received monthly work income and associated monthly budgeting with being able to look further ahead and be prepared for changing income. When asked what time period she based her budgeting on, she answered:

> *"A month, especially now because I have to make sure that I'm ok for next month because my wages are getting lower and obviously I don't really know with Universal Credit what it's going to be one month to the next…so I need to make sure that I'm being sensible with everything I've got I'd rather have a bit left over than not enough."*

Here she identifies the changes she is now experiencing and anticipating, especially in her Universal Credit payments, and describes good money management as being sensible with money when it is received. However, her monthly approach was more difficult since the birth of her child and she reflects on struggling towards the end of the month:

> *"I get to about three weeks I'm alright and then it gets to the end of the month and then I start to think I need to go really careful now because say something happened and I needed some cash. If something broke like the washing machine I wouldn't be able to get a new one and obviously with a new-born baby, you need to be able to. That would mean I'd have to be in a position to have to ask to borrow money."*

Making sure money covers the whole month before she is paid again is reported as difficult and Leah feels unprepared for changes and said she would need to borrow money from family (see section 9.3). Here, Leah Campbell shows how money management periods can be monthly focused but also challenged by changes in circumstances such as having a baby. For her, this meant struggling towards the end of the month.

Sue Bennett and Evette Francis also budgeted monthly but introduced weekly income into their households during their research periods and reflected on the benefit of this short-term component of their budgeting. In her first interview Sue Bennett said she found monthly budgeting easier and that she was able to look at her income as a monthly sum rather than consider when it was paid:

> *"My budgeting is based on our whole monthly income; I don't do it by when we get paid, I take into account our whole income and then work out from that because it's easier" (Inv1)*

When she explains it becomes clear that she matches her monthly direct debits with her monthly income and then sees the remaining money as "for us to live on" (Inv1). This monthly focus is both a practical frame in which she matches income to expenditure and a way of looking at her income as a whole and prioritising the household's needs. In her first interview then, Sue is clear that, "the weeklies don't come into it" (Inv1) but as their research period progresses, weekly money is integrated into their money management strategies.

In her second interview, Sue explained that her partner was changing jobs and that his new job would be paid weekly. Asked about how this would change their monthly focus she explained:

> *"It will actually be easier to manage our money, because we'll have money every Thursday, he'll get paid so we only have to go until 19th of April…No matter when a bill's due to go out we should essentially have money because it will be every single week." (Inv2)*

Here, she confirms that with this change to the dates on which they receive income, she now thinks weekly money will make it easier to manage money because of the shorter period between payments. In their fourth interview, Sue reflected further on the benefits of weekly money and the downsides of monthly money:

> *"Financially it means that we are freer to do more things because we don't have to worry, because normally by the time you get to the end of the month you're pretty stretched with what you've had from the previous month, whereas this way we always have a little bit of money every week, so we know that we could probably spend twenty pounds and go out for the day or something and not have to really worry about it." (Inv4)*

Thus, as Sue points out, for this family the ability to know where they are with their money every week and know something is coming next week appears to improve their ability to know what they can spend. Weekly money also changes the way in which they manage and in their fourth interview she explains that they have started paying their rent weekly, so it matches Rob's income:

> *"Obviously having a home over your head is the main thing in life so it just makes that less stressful, because I don't have to think about it because it's not a huge bill anymore, it's just a little one every week." (Inv4)*

This led to a sense of security that a very important outgoing was being covered and that the household could be a week ahead of this bill whereas they had previously paid it in arrears. Here Sue draws attention to the advantages of regular money for money management but also the need, and opportunity, to change habits when pay patterns change. This balance between monthly and weekly processes challenges the idea that budgeting can be simply understood as monthly or weekly rather than a dynamic management strategy that is adapted over time.

Evette Francis had also said that she adopted a monthly money management strategy when we discussed this at the first interview. But, towards the end of her research period she started an extra weekly paid job that she said helped her make sure she has enough within the week. In her first interview she reflected on her difficulty reporting her income using the weekly diaries that were part of the research data collection. This was because of both the receipt of her income and the way in which she managed her money:

> *"A week to start off with [recording the information] and then I just found it too complicated so I just changed it to monthly 'cus I suppose with the benefits I get paid monthly and then just trying to pull together all the income that I have as well from self-employment, it just works better for me doing it monthly" (Inv1)*

However, towards the end of her research period, when she has been subject to the minimum income floor (see section 6.1.1), Evette finds a part-time, weekly paid cleaning job to top up her earnings and reflects on the usefulness of this weekly money. At the third interview she reports:

> *"The thing is with the cleaning job, I get paid weekly so it's actually quite good because you do the work and then you get paid the next Wednesday, so I normally work on a Saturday so there's quite a quick turnaround, I know it's only £24 but it's still £24, so that is quite helpful in a funny kind of way to be weekly because at least I know that on Wednesday I'm going to have 24 quid." (Inv3)*

In order to increase her income, Evette has taken up weekend work which has added a weekly dimension to her monthly budgeting approach. Her monthly focus remains but like Sue Bennett, she had now added an element of short-term income receipt which helped her budget.

8.1.3 Short-term budgeting

Short-term strategies were adopted throughout the sample and eleven out of fifteen participants said they budgeted two-weekly, weekly or less than weekly, when asked in their first interview. These short-term processes were linked to short-term receipt of income, all seven who said they budgeted weekly had some form of weekly income but managing over short time periods was also a more effective way to manage unstable and inadequate income.

The Allens and Jo Edin had the highest number of sources within the sample and said they managed their income weekly. This was partly based on their receipt of income. For the Allens, two of their income sources were paid weekly and three were paid four-weekly, combining to create a variable weekly pattern over time. For Jo Edin, five sources of her income came weekly and she focussed on shorter periods than this when managing her money.

Cathy Allen described a weekly budgeting period where she looked at what they had each week. In her first interview she describes making spending decisions on the basis of their weekly income:

> *"I ignore the need, basically, if I can't afford it that week, unless it's something that I really cannot ignore, so when [Chris] needed new shoes it's like, we've got another good week in three weeks' time love" (Inv1)*

Here, Cathy describes these weeks as, "good weeks and bad weeks" (Inv1) and looks ahead in weekly periods. Their one form of monthly income, Cathy's wages, are used to cover monthly direct debits and they have daily living expenses, but this is just part of a budgeting process that she sees as weekly. As she adds in her first interview: "it's the week to week stuff which is the daily living stuff" (Inv1).

These short periods of money management were also adopted by Jo Edin, but this time her focus was often days. When referring to her cash-in-hand caring job in her fourth and final interview, Jo Edin explained the advantage of having regular money in order to meet need in short periods and not to run out of money towards the end of the week:

> *"The Saturday [job], it's great because it's like, it tops up. I mean if I try to live on ninety quid a week, I will end up not having something on the last few days, that forty quid gives me that extra to know that I'm not going to run out." (Inv4)*

Jo Edin also understood her practices of money management which included different streams of income, as simple: "It's simple that way, it goes in, I take it out" (Inv4). She goes on to explain that this simple strategy involves leaving money in her account for bills and taking the rest out as cash for living expenses (see section 9.2.1).

The Lennon's received fewer sources of income but two out of three were weekly including their highest income source. This weekly receipt shaped how they managed money and made spending decisions. In their first interview, Samantha explained the importance of short-term control to those on a low income:

> *"It's better that we're paid weekly, I think when you haven't got much money, it's easier to get weekly payments because at least there's less time you go without and you can manage your money better than if you get a lump sum, then you have to sit down and really budget because if you're living a juggling act then you've always got that money but if it's monthly, you're going to pay all those bills and you're going to go without food." (Inv1)*

This weekly management shaped their spending and when asked about their food shopping frequency, again in her first interview, she replied that "it varies depending on the income in the week" (Inv1). Samantha also linked more regular payment periods with income stability in her fourth and final interview:

> *"If we got paid Universal Credit weekly, we'd know a bit more about where we were, and we'd be a bit more stable." (Inv4)*

This is an important consideration when it comes to payment and budgeting periods. Knowing that money is coming in regularly can impact on the perceptions and feelings of claimants as well as improving the practical ability to manage money for those who adopt short term money management strategies.

Four participants said they budgeted two-weekly with two describing two-weekly patterns of income and two saying that despite receiving one source of monthly income (Universal Credit), they adopted budgeting practices that fit with their previous receipt of legacy benefits (two-weekly).

Richard Jenkins and Rachel Martin received their main sources of income every two weeks and said they managed their money in these two-week periods. Richard Jenkins usually received two-weekly payments of Employment and Support Allowance, which had been stopped in his research period, and four weekly Personal Independence Payments. As shown in figure 14, this combination of a four-weekly paid benefit and a two-weekly paid benefit had meant he received money every two weeks. While appreciating the bigger four-weekly amount, he managed one fortnight to the next:

> *"I know at least once a month [four weeks] I got one chunk of money a month [four-weekly] and the fortnightly stuff, you can live from one fortnight to the next waiting for more money." (Inv1)*

In a similar way to some of the monthly budgeters, he relied on both larger more spaced out payments to cover bills but appreciated the two-weekly pattern of having money and he budgeted accordingly.

Rachel Martin's two-weekly budgeting was also based on a two-weekly cycle introduced by her main wage payments. When asked about her wage pay periods in her first interview she answered:

> *"Every fortnight and I think that's really good; I prefer that to just monthly 'cus it's easier to sort of budget" (Inv1)*

Here again, Rachel appreciates the varied nature of her income sources and in particular her two-weekly pay and its influence on her budgeting practices. In her second interview, she also expressed a preference for her Universal Credit payments to revert to the two-weekly payments of legacy benefits because it would be easier to budget on a low income:

> *"I'd prefer it because it was easier for me to budget when you're extremely stressed and on a low income." (Inv2)*

Here, she links shorter budgeting periods to easier management of low income and difficult circumstances. Both Richard and Rachel then, base their money management on their periods of income receipt and budget from one two-week period to the next.

Two-weekly periods were also adopted by those who were monthly paid and who received only one source of income. Joyce Kelly and Carly Ince received one source of income (Universal Credit) each month but had chosen to budget in two-week periods or less because of previous two-weekly income receipt and a preference for shorter term money management.

Carly Ince, who had recently stopped receiving Carer's Allowance weekly and who had previously received two-weekly paid legacy benefits made a preference for two weekly payment periods and corresponding budgeting:

> *"I find it easier to budget and have money every two weeks rather than every month…I find it so much easier to budget in my head because it's not just one lump of money, it's split up so I just find that easier to manage than it being one amount."*

Here, she explains that it is easier for her to understand her finances when she is dealing with smaller and more regular amounts.

Joyce Kelly, who was in debt and said she was struggling to cope referred to her spending as confused:

> *"How I spend my money is so confused, I don't know how to put it in context to say this is how I spend."*

However, Joyce expressed a preference for the two-weekly legacy payments she used to receive, which she said were a better fit with her budgeting than her current monthly payments under Universal Credit:

> *"I think that's a good way if you receive money every two weeks because then, it's every two weeks."*

Here, she appreciates the more frequent payments that she used to receive and which she compared favourably to her current monthly payments. Despite these monthly payments and struggling to fully explain her budgeting, Joyce said that she continued to budget two-weekly while describing shorter-term processes such as daily shopping.

Other participants received fewer sources of income and were struggling to bring together their weekly or shorter-term money management and preferences and their monthly receipt of income. For each of them this meant either running out of money towards the end of the month or adopting strategies that increased their income frequency such as borrowing. Katy Deacon, Sadia Ghali, Hope Neville and the Oakleys all struggled with monthly payments because of their short-term approach and preferences.

Katy Deacon described a weekly focus and had a history of receiving weekly benefit income which had shaped her budgeting. Although she now received a mixture of monthly, weekly and four-weekly income, as she explained this short-term money management remained:

> *“My mum always got it paid weekly as well, so I’ve only ever known to have weekly money…so we never had to go long, a couple of days max without something.”*

Here, Katy describes always living in a household that had weekly money and she draws attention to the importance of the time between payments for those on a low income. Katy now received monthly Universal Credit as well as monthly child maintenance payments and at the time of her first interview said that she had found it difficult to adapt:

> *“That was hard, I mean paying my bills has made it much easier so I have two different accounts so my money comes in one account and then my maintenance gets paid straight into the bills account, the maintenance covers all of our bills apart from the rent and one other, so that goes straight in there.”*

Here, she describes the usefulness of monthly income covering monthly bills, something identified by other participants and her income from maintenance payments and Universal Credit covers most of her bills. However, for Katy, it is the non-monthly expenses that she finds most difficult: “that’s the bit that I struggle with.” This was common throughout the sample, that monthly payments were useful for covering monthly expenses, but it was harder to then cover more short-term bills and expenses, particularly if they were unexpected or related to the needs of children. Katy continues:

"I don't know how much we need for a month, I can't plan in a month's time to make sure what my kids don't need new trainers or the school always want something and it's always last minute and I'm just like well I've just spent the last thirty quid on whatever, it's really hard, especially with children, I think if I was just an adult, it would be a bit easier plus I can tell myself when I'm going to have to wait five days 'til I get paid but when the school or the kids need something, when they got holes in their trainers and it's raining, I can't tell them to wait five days until I get paid, they need trainers."

Being prepared for the short-term needs of her children posed a challenge for Katy and so put a strain on her ability to look ahead. She reported finding it hard to predict their monthly consumption and extra costs such as paying for days out and this meant the end of the month was often difficult financially.

Difficulties with monthly receipt and a preference for short-term money management was also identified by participants who were experiencing difficulty with their payments. Sadia Ghali received Universal Credit and Child Benefit and was having difficulty with unstable and inadequate payments. When asked about her money management period, she said she had a short-term idea of budgeting which was disrupted by Universal Credit's monthly payments that do not last the month. As she explains in her first interview:

"I try to do everything weekly but because Universal Credit payment are not paying the correct amount it's turning everything upside down…I could manage weekly or fortnightly but monthly is just impossible." (Inv1)

When asked why she would prefer weekly or two weekly payments, Sadia referred to both the difficulties she had with Universal Credit and her difficulty stretching her income to last the month:

"It's a struggle because not only do they pay the wrong amount but it just doesn't seem to go through to the whole month…The last two weeks of every month I fall short." (Inv1)

Making her money last the month is particularly difficult for Sadia as mistakes made in calculating her payments meant that her income was inadequate and unstable, but this fostered a short-term financial outlook where she focussed on the periods where she had less money. She also borrowed money from her family to fill gaps between payments and to smooth income by introducing more regular payments.

Hope Neville who had recently had her Universal Credit claim wrongly closed also identified the period of time between payments as a challenge and said she would prefer more frequent payments:

> *"Personally I'd prefer to get Universal Credit weekly because it is a long time to go between payments, especially when you've got debt and you've got payday loans and things like that and it's just coming out and then you're on a never ending cycle of trying to constantly, I'm constantly borrowing, constantly looking for other jobs."*

This draws attention to the importance of managing over the short term for those who are struggling on a low income and dealing with disruptions to their already inadequate benefit payments.

The Oakleys also had a short-term budgeting approach and found monthly payments difficult. In their first interview they also expressed a preference for more regular payments:

> *"Then you can budget easier 'cus you've got this one amount and you've got to think how am I going to budget each week but then if you had it every two weeks you could be like I've got like £200 for two weeks or I've got this much shopping for two weeks 'cus it's hard working it out monthly."* (Inv1)

This monthly aspect to their budgeting was therefore imposed by their main payment periods rather than being consistent with how they managed their money.

This section has shown that financial management for most households involved different pay periods, practices and preferences and striking the best balance. Longer-term periods of management such as monthly budgeting better suited those whose main forms of income were monthly paid and for those who did not anticipate change. For those who were paid in different time periods and who were experiencing low and changing income, managing over the short term was preferable. The next section will look at money within the household.

8.2. Money within the household

In order to understand the experience of unstable and inadequate income, it is important to look within the household at how money is organised and managed. This section will firstly look at who receives and who manages money within households, including how bank accounts are used, secondly it will look at organisational decisions including earmarking, and thirdly it will look at notions of family and sharing in household management. The section will focus only on those households with more than one member in order to look at internal household dynamics. This includes ten households, four couples and six single parents.

8.2.1 Financial managers within couple households

All female participants in couples identified themselves as the financial managers within their households. This was often justified on the basis of the need to oversee household finances or because they were better money managers.

In her first interview, when asked whether she saw herself as the financial manager within the household and if so, what that meant, Cathy Allen Responded:

> *"Yes, definitely, I didn't want to give that up when we got married, sorry I need to be in control of the money…I will know each week how much I've got available to spend, I will tell [Chris] on Sunday, "oh by the way we've got £248 left this week" and he would then check with me before he spent anything if he was going to buy something more than 20 quid's worth he would say to me is it alright if I spend 20 quid on that and it's not that I give him permission, he's just making sure the money's in the bank." (Inv1)*

Here, Cathy explains what this financial management and control means within the household with her telling her husband how much is available to spend or with him checking before he spends money.

Sarah Oakley also saw herself as the financial manager of the household and a direct payment was set up from her partner Peter's account to move his work pay into her account:

> *"From his work he gets it paid into his bank account and then he's just got to pay it all to me, because everything comes out of my bank 'cus I'm the one that's better at budgeting, if he had it all, he'd probably just go out and spend it all 'cus I'm more of a like 'know what it goes on', saver. He's more of a like 'once he's got it, he's got to spend it', so that's why I get it all and I plan what it's got to go out on." (Inv1)*

As Sarah explains in her first interview, they have made the decision about who should manage money on the basis of who has been better at it in the past. They also have separate bank accounts, but a bank transfer is set up so that Peter's wage goes straight into Sarah's account when he receives it. Bills are then paid from her account. In her second interview, Sarah reports that Peter also keeps a very small amount in his account for when it is needed:

> *"He keeps probably about 10, 20 in there so that if I'm not here then if he needs anything for like [son] or anything down the shop then he can go get it but apart from that it all goes into mine" (Inv2)*

This arrangement also involves a degree of monitoring from the financial manager, something Sarah sees as the best way to manage their low and changeable income.

This highlights the importance of bank accounts in how money is organised within couple households. This usually involved a main bank account where money comes in and goes out or a clear decision about which bills each person paid through their account. Participants said that they considered their household money a 'collective pot' but this worked in different ways.

The Lennons consider their income in this way and most money is paid into Paul's account including his wages and their Universal Credit. However, speaking in her second interview, Samantha considers herself the financial manager and has Paul's bank card: *"I've got his bank card…I do all the bills and stuff, I do all of it." (Inv2).*

Samantha then uses Paul's account as part of her household financial management. The decision to organise their money in this way is related to their recent change, the birth of their child. Before their baby was born, Samantha paid their bills from her account and from her earnings, now she does not have an income coming into the household but retains the responsibility for making sure bills are covered:

> *"Paul's blindly optimistic because he's never had to deal with bills, before we had [baby], when I was earning, I was just paying all of the bills out of my wages, since we've had [baby] and since my maternity stopped, he realises how much I was paying out, I mean we've been together nearly ten years now but I've always just paid it without any issue because I've realised how important having a house is" (Inv3)*

Here, in her third interview, Samantha reflects on who has historically taken responsibility for priorities like housing and how having a baby has made him realise how much goes out in bills, but she retains responsibility for making sure they are paid.

The Bennetts used their two personal accounts but separated out their bills in accordance with how much money was coming into each account, as Sue Bennett explains in their second interview:

> *"We've got separate bank accounts but obviously we use both our money to pay for everything. So most of the direct debits go out of my bank account, like all of the TV License and all the main things go out of my account…we pay the rent from his account and then whatever else we need to at the time and then live on whatever's left in his…so even though it's in two separate accounts, we class it as one massive pool of money." (Inv2)*

Despite this separation, the Bennetts treated their money as a collective “pool” (Inv2) rather than as separate, although the money that was not earmarked was left in Rob’s account. This shows the importance of understanding how households decide on who contributes what to the family pot and what this is spent on.

Turning to organisational decisions, the Allens work out their total bills and split it by the number of people in the household. As Cathy explains in her first interview, because her eldest son works, he pays his share of the bills into Cathy’s account and the rest is paid by her from the one account that their income goes into:

> *“I actually worked out the bills based on four people living here and I pay three quarters of that because it’s me, Chris and [son 1] being 13, and [son 2] pays a quarter. I took all the stuff, obviously I don’t include personal things like Ipads etc. but the food, the car, I do the car because I go shopping to get you know, all the bills and divided it by four and that’s what he pays me” (Inv1)*

Contributions to the household are therefore based on an idea of sharing the cost between those with an income. However, Chris Allen receives a separate pension income which includes an amount for his son, and which goes into his bank account, while Cathy’s account is the household account from which bills are paid.

In their first interview Sue Bennett explained that their process for paying bills within the household involved ‘earmarking’ money from different pots on the basis of its timing and amount:

> *“I actually pay the rent when he gets paid because he gets paid more than I do so I can pay the whole amount” (Inv1)*

The remaining money is then used to cover other bills and living expenses. Sue sees their money management as a process that involves earmarking different income sources with corresponding expenditure on the basis of their monetary value. She also acknowledges the role of timing expenditure so that payments go out when they have money. Their process has developed since Rob moved into the household and they have worked out how to fit his income into her processes. As Sue explains in her second interview:

> *"I don't know how it's come about being that way it's just how it's turned out, because obviously before he moved in, I was paying all the direct debits from my bank anyway and everything from my bank account so the direct debits have just stayed as mine and because he's come in we just pay the rent out of his because he gets paid more frequently and he gets a higher wage than I do so it just makes more sense to pay the bigger bill out of his." (Inv2)*

This means Sue still covers the direct debits but the rent, their biggest expense, is now covered by his wage, which is the largest income source. As noted in the previous section, later in their research period, Rob gets a new weekly paid job and they start paying their rent weekly to match it.

8.2.2 Benefit receipt within single parent households

Ideas of family and sharing were central to strategies for managing money within single parent households, alongside recognition of different levels of need. There was a clear sense that different sources of income were meant for different members of the household but that resources would be shared according to need, particularly those of children.

Katy Deacon, a single parent with two children, explained how she organised money within the household:

> *"We just put it all together, like I said their outgoings are much more than mine, I'm happy to give them my money…I don't generally need something as important as they need something and I will wear my shoes a lot longer when they're broke than I would make my kids wear them but we're a family, if one's suffering, we're all suffering so we help each other out, we don't have the his and hers money because my money's a lot more than theirs but they definitely get more money out of our household than I do so, it's what we need."*

Here, Katy refers to the money she gets as part of her Universal Credit (the child element) and from Child Benefit because she has children, as her children's money. This is distinguished from the remainder of her Universal Credit which includes her 'limited capability for work and work-related activity' element and her Personal Independence Payment which she considers to be money for her. Having previously received Child Tax Credits alongside her Child Benefit, Katy had a clear idea of what and who this money was for.

This can be seen as an example of labelling where the stated purpose of a benefit influences its use. Interestingly, this distinction continues despite Universal Credit being paid in one lump sum. Rather than using these distinctions as a way of deciding what each member of the household receives or has spent on them, they are something that she is generally aware of alongside a collective consideration of their needs. For Katy, even though more money comes into the household that is meant for her than for her children, she has fewer needs than them, so they receive more from the household.

Leah Campbell was also influenced by the labelling of her benefit payments and said she separated out her money and the money "for the baby" in order to prioritise:

> *"What I do is I keep my money for the baby separate and then I make sure she's got everything…I do understand that I wouldn't have that money if I didn't have the baby so it's not fair for me to take that. I'm not going to have a pay rise just because I've had the baby because I wouldn't, it's all for her so she will get nice, if there's any extra cash I'll go out and get her a nice outfit or I'll just stock up basically because you can never have enough milk and nappies."*

Here, she recognises that she now has more money coming into the household; what she describes as "a pay rise" because her new baby has been born. This change has led to her developing a distinction between her money and, "money for the baby" and she talks about the importance of meeting her baby's needs with this increased income.

This was common amongst households with children who both recognised the difference in money they got for children and money they got for themselves and consider this distinction when prioritising their household spending. Katy Deacon was clear about labelling the benefit money paid for the children as ‘their’ money. But she also spent more on the children than just that amount. Leah Campbell talked about how having a baby gave her some extra money (a bit like having a pay rise) but that money was for her child, not for her and, like Katy, she also spent more on the baby than just that amount.

Within these ten households then, the usual approach was that decisions were made by a defined financial manager overseeing spending and money was considered a “collective pot” with either one bank account used, or a clear idea of which accounts cover which expenses. Money is organised on the basis of fairness, earmarking on the basis of timing, amount and the prioritising of children’s needs, and with some sources of income – especially those for children – labelled and used as such.

8.3 Conclusion

A focus on the periods in which participants say they manage money reveals a complicated picture that interacts with payment periods and habits. Looking at financial management within households also reveals short-term practices that are related to types of income and their receipt dates. These practices are relational, as well as financial and are adopted to address change over time.

Section 8.1 shows that pay periods and money management periods are closely linked. However, rather than being easily understood as involving one time period such as monthly, different pay periods and sources interact to create different patterns of income that must be managed. Findings also show that rather than being weekly or monthly based, money management involves dynamic strategies and practices of change that are adapted over time. Participants adopted and combined long-term and short-term periods of financial management to both match income and expenditure time frames and to respond to change. While long-term budgeting periods were well suited to paying monthly bills, short-term budgeting periods were preferred to ensure living expenses were covered.

Section 8.2 suggests that family relationships are important when understanding household finances. This highlighted a number of key points. Firstly, there was a clear distinction between bills which were usually covered first, and living costs, which were usually seen as what was spent on shorter-term expenses such as food, travel or clothes. This was not a strict distinction but a general rule of thumb that shaped financial organisation within households and their spending. Secondly, the needs of children were the most commonly stated priority and could override other priorities. This was both an emotional desire to ensure the long-term wellbeing of children and a practical everyday expense, particularly for those with babies. Thirdly, the division of money within the household and how it was spent was also influenced by the nature of different streams of income, who they were paid to and their monetary value. Finally, timing of income receipt played a crucial role in the financial management of participants. In the next chapter, the focus turns to the financial strategies adopted to manage inadequate and unstable income.

9. Financial strategies

This chapter explores the financial strategies that were adopted by households in order to manage unstable and inadequate income and attempt to provide security. Although the focus here is the experience and agency of participants in short periods this is constrained by their circumstances, challenging the very idea of a strategy in some cases.

The chapter is split into three sections. Section 9.1 sets out strategies adopted by participants in order to manage low and unstable income, including cutting back spending and increasing income and examines how prepared participants felt for unexpected expenditure. Section 9.2 looks at saving practices which were often short-term and flexible and geared towards both specific and unexpected expenditure as well as being limited by inadequacy. Section 9.3 examines how participant sought to borrow money at the right time, through the use of credit and from friends, family and communities.

9.1 Managing low and unstable incomes

Managing low and unstable income in short periods involved a collection of strategies including cutting back spending and increasing income. As will be apparent, these strategies were not always available to all households, which led to unequal levels of preparedness for unexpected expenditure.

9.1.1 Cutting back spending

Participants reported considering what could be cut back and this included needs such as housing, food and gas and electricity, which despite being essential needs, were seen as controllable areas of expenditure. Spending on special occasions was also limited in order to save money despite pressure from children. This sub-section outlines how participants cut back in these areas.

Firstly, housing costs such as rent and mortgage payments were an ongoing source of expenditure for most participants, but the amounts paid often varied because of changing payment arrangements, paying off debt, and not getting enough Universal Credit housing element. For some people in some periods, housing costs were not paid because of a lack of money. Seven participants considered their expenditure on rent or mortgages to be usually stable although four of these households reported some change in costs because of moving house (rent going down slightly), a rent increase, benefits stopping and paying more to get a month ahead before their new tenancy. Eight participants identified some variation in their rent or mortgage payments and gave various reasons for not paying the same amount every time. The most common reason was that they were not getting enough from housing costs benefits (Housing Benefit and Universal Credit) to cover their rent and could not top up their payments because they did not have the money.

For example, Sadia Ghali was receiving the incorrect amount from Universal Credit to cover her housing costs and first borrowed money to pay the shortfall before starting to pay just the amount she received in Universal Credit. When asked in her second interview how much rent she currently paid, Sadia answered:

> *"Whatever Universal Credit pay me, and they've paid me 200 like here, next month 300 there, instead of £462 a month, so first I borrowed money to pay the rent, now I can't borrow any more" (Inv2)*

Arrears also meant rent was higher for some as they were expected to pay back debt from failing to pay previous amounts. In the Lennons' case this happened at the end of their research period when they simply did not pay the rent, something Samantha said in her first interview, had happened before:

> *"I always phone them up and say I'll try and make it up next week and we come to an understanding that looking forward I pay a bit more than the rent that's required until I pay it off and I try and sort it out as soon as possible." (Inv1)*

This strategy of rent arrears being paid back gradually in future payments allows Samantha to use the money elsewhere.

Leah Campbell also explained how she had paid less rent than she was meant to because of confusion about whether the bill was four-weekly or monthly:

> *"I didn't change my direct debit, because I was doing it every four week but they work it out differently they times it by 52 weeks and divide it by 12 so you actually have to pay more a month so there's me paying 420 but really I should have been paying 460"*

She said that the housing association did not chase her for these arrears but over time they mounted up and she was asked to pay more, to cover the arrears. Despite this, and because of a period of lower income during her maternity period, Leah explained that she just could not afford the amount she was being asked for and had not paid it. Although housing was seen as a priority by participants, for some not paying rent was an option that they felt they had to take, in order to limit their outgoings.

Secondly, Food was seen as something that could be cut back for adults in the household while trying to protect children's needs. Katy Deacon saw cutting back on food as one of her first strategies when income was low:

> *"Food's probably one of the first things I do cut back on and I will skip meals, I know it's not healthy, it definitely isn't when you're taking medication."*

Thus, Katy is aware that this is an unhealthy choice and one that has important significance for her fluctuating health conditions.

Samantha Lennon said that she prioritised both her partner and child and this sometimes involved cutting back her own food intake:

> *"I have gone without so that my partner can eat but I have to be careful because I'm breastfeeding so that burns up five hundred calories a day, I need to make sure [my son] is well fed." (Inv1)*

Thus, Samantha was torn between food and health needs for herself and her family members and was reluctant to put herself first.

Thirdly, gas and electricity bills were seasonally variable across the sample due to different usage at different times of year. But for some, particularly those on a key meter, the costs could be cut back because of a lack of money. Katy Deacon said that because of her night storage heaters she struggled to heat her home in the winter:

“The night storage heaters they heat up all night, they give out all the heat when they’re at school, I’m not paying that when my kids are not at home, just for me. I can’t afford that.”

This meant that she would turn them off in the day to save money.

Hope Neville also described school holidays as a time when usage goes up and when she needed extra money to top up her pre-pay meter:

"I’ll also make sure I’ve got money, because it’s half term so we’ll be spending more money on heating and those sorts of things, we’ll be in the house more."

Like others, Hope was repaying debt on her key meter which affected how much she had to pay each time. This process of repaying debt was also often combined with a lack of money which could also cause change in expenditure on gas and electricity. Rachel Martin would top up her pre-pay meter when she needed it but would also turn her boiler and electricity off to save money:

"I’ve got an electric key and today I topped it up for £20 so I get my hot water for a bath. I normally turn my boiler off to save on electrics, when I’m super skimping I pull out all the plugs and turn the hot water off" (Inv1)

This meant expenditure variation was very much linked to change in her circumstances and to coping with a lack of income over time. As with housing, although heating was important to these households it was seen as something that could be cut back to manage low and changeable income.

Finally, expenditure was reported as particularly variable at certain times of the year such as Christmas or on special occasions. These occasions would often involve the expectation to buy presents. Katy Deacon describes the difficulty and pressure of special occasions:

"The kids’ birthdays are coming up and I need to start to figure out what I’m going to get them, like I said there is a lot of pressure on what to get them and getting them the newest things so they fit in"

Here, Katy identifies the pressure to keep children happy and this was usually accompanied by forms of self-sacrifice by adults within households. For some, special occasions were seen as something that could be downplayed in order to save money, in particular not buying presents. In her third interview, Cathy Allen looked ahead to a month when she and her partner Chris would have birthdays and their wedding anniversary:

> *"During April, which is when we'll be living through the 'rather short on money' period, it's my birthday, it's Chris's birthday and it's our wedding anniversary all in the same week, none of them are going to happen this year" (Inv3)*

This meant the avoidance of spending on these occasions because of a predicted dip in income. Other participants responded to their income inadequacy by not buying presents at Christmas. Samantha Lennon explained in her third interview that:

> *"We decided not to buy each other presents because we thought it was just absolutely ridiculous when we haven't got enough money to live on." (Inv3)*

Although Christmas could be an expensive time, it was also a time when spending could be cut back if income dipped, but this type of spending also involved social pressure relating to children.

These areas of spending were therefore seen as areas that could be cut back on in order to manage low and unstable income: by not paying rent; buying less food; not using electricity; and scaling back or cancelling special occasions. Self-sacrifice was common in order to protect the welfare of children and these areas of expenditure were subject to change themselves, for example because of seasonality, growing children and administrative errors. Expenditure could also be unexpected.

9.1.2 Unexpected expenditure

The timing of expenditure is also important in managing a low income. As discussed in Chapter 8, the timing of spending within the sample was often matched to the timing of income. Here, in her first interview, Cathy Allen reflects on going back to work and rearranging her direct debits to match her wage payments:

> *"When I went back to work, I purposely changed all the dates on the direct debits that go out to sort of between the first and the fifth of the month so that I know that that can all be covered by my wages" (Inv1)*

But unexpected outgoings could destabilise household finances and posed difficulties for participants, particularly those who lacked savings or means of borrowing money. Ten out of fifteen participants said they did not feel prepared for unexpected expenditure, yet eleven out of the fifteen had experienced some form of recent unexpected expenditure. These included broken washing machines, cookers and prams, vet bills, car repairs and school trips. The timing of these expenses was crucial to whether they could be dealt with, usually through borrowing.

Katy Deacon described the difficulties of having a broken cooker and having to rely on a friend for six weeks before she could afford a new one:

> *"I went six weeks without a cooker, and I couldn't cook for my kids, I was having to rely on my neighbours being in to have to cook food, that's hard, you want to get a cooker straight away. You want to be able to feed your kids when they're hungry not when someone else says it's ok to use their cooker"*

This example shows the disruption of unexpected outgoings but also the frustration at not being able to replace it straight away. Similarly, the Oakley household's washing machine broke in the month that they received a low payment from Universal Credit. In her first interview Sarah explains:

> *"When the washing machine broke, it was the month when they gave us a small payment, so I had to keep going to my mums to wash everything because obviously my partner needed new work clothes washed and my son needed clothes and so did I so then my grandad lent me £100 to go get a new washing machine, I'm still paying him back £10 a month" (Inv1)*

Here, the Oakleys rely on family to help, first by providing a temporary solution (doing washing at her mum's house) and then lending them the money to buy a new washing machine and letting them pay money back over time.

Three participants had pets that had recently died or been seriously ill which forced them to borrow money to pay vet bills and three participants had cars that had recently broken down or failed their MOT. Again, they borrowed money or waited until future payments such as Universal Credit came in to cover the cost. The timing of these outgoings was important and meant that at certain times, even small amounts of money were unavailable. In her second interview, Samantha Lennon described the difficulties they had when a tyre broke on her baby's pram:

> *"Things like that happen and you just don't have any back up money to pay for it, so it would only cost £22 to get the tyre mended but I just didn't have £22" (Inv2)*

Instead of getting it fixed, she managed to get a new pram from a local charity. This shows a position where Samantha could see that a relatively cheap solution could be found (fixing the pram for £22) that would maintain an essential item in their life but not having the money at the time meant looking to the charity sector for help.

Timing is crucial, as is the need to pay out a lot of money in one go. Katy Deacon describes ongoing unexpected expenses meant that saving was very difficult:

> *"You have every intention of going right ok I'll put this much money on for this week or this month but then something happens that month and I need that money now, I've got no electric or the kids have outgrown their school shoes or we've ran out of this and it's easily gone"*

The availability of money from benefits at the right time was also mentioned by Sadia Ghali who said: "I'm not prepared at all because it's a long time on each payment on Universal Credit" (Inv3). The feeling of being unprepared was also important and caused distress, while describing a big vet bill when her cat died, Rachel Martin explains:

> *"A bill like that on top of everything else, it made me, yeah I don't know, mentally I've been on the verge of a mental breakdown, I thought how can I manage this, I can't do this" (Inv2)*

This response challenges the idea that it is always a matter of coping strategies that can be mechanically or systematically adopted. Instead, changes such as unexpected outgoings are emotionally tasking events in people's lives that add to already existing struggles. Thus, participants tried in various ways to reduce or manage expenditure, including that which was unexpected.

9.1.3 Increasing income

When income went down, some participants sought to increase their income with second jobs that paid cash when they needed it. This could be difficult with other commitments. In her third interview, Jo Edin reports increasing her income with two extra jobs that paid cash-in-hand, one hosting foreign students and the other caring for an elderly woman:

> *"I've got to look after a little old lady and obviously that is a big help because sometimes it's only £35 but when I say only that's a lot if you've not got anything and then sometimes it goes up, if I'm longer it's £50 and that's every Saturday so that's always really helpful because it's in the time of the week where I won't have any left from my other stuff" (Inv3)*

Here, Jo explains the advantage of a cash-in-hand paid job at a time when she has run out of money from her other income sources**.** Evette Francis also increased her income during her research period by getting a weekend cleaning job which she describes in her third and final interview:

> *"It's only three hours a week and it's just cleaning and it's £8 an hour so it's not brilliant pay but it's kind of like better than childminding if you've only got one child." (Inv3)*

Evette started this job to meet the Universal Credit minimum income floor (see section 6.1.1) and appreciated the weekly receipt of income but had reservations about how it impacted on her family life (see section 12.2.1).

Hope Neville already worked full time but was looking for other work so she could increase her income. She also tried to increase income by cutting hair for people who visit her at home, but this was restricted by the commitments of her current job and family life. Here, Hope explains the difficulty of having a full-time job while trying to increase income:

> *"I literally can't, I leave my house, so I live in [a nearby city], I leave home at like 7 o clock in the morning, I don't get home until about half past six."*

She then explains the various work roles she has that require extra work when she gets home and her lack of sleep leaving her too exhausted to increase her income:

> *"I very rarely sleep, I'm physically exhausted so no not really apart from look for other jobs with better pay, they had an internal job for this trust going, less hours, a little bit more pay but further away in [nearby town] so it just didn't work out, I think I would have had a fairly good chance because I'm already in the pastoral role but it just wouldn't have made any sense."*

In addition, Hope has a daughter with learning difficulties and a son whose behaviour she is worried about. Both Evette and Hope's experiences show the difficulty of understanding people's lives in purely economic terms when the welfare of their family is central to their decision making.

This section shows that managing low and unstable income involves cutting back on rent, buying less food, not using electricity and cancelling special occasions but protecting the welfare of children. There was a lack of preparedness for unexpected expenditure within the sample as well as a lot of recent experience of it. These were dealt with in different ways but show the importance of this form of expenditure change that participants had no control over. As well as managing unstable income, participants also had to manage unexpected expenditure that confounded their difficulties. Control over work was also lacking within the sample, but some participants found jobs to provide income in the periods when they needed it the most. As well as being constrained by the availability of extra work, participants considered the welfare of their family alongside the need to increase income. The next section will look in detail at saving.

9.2 Saving

Few participants considered themselves in a position where they could save and those who could, saved small amounts that they were likely to use soon. In their first interview, participants were asked whether they were able to save and six out of 15 said they were to different extents but for most, the idea of having a constant savings fund over time was not realistic. Instead saving was understood as short term and flexible and was for specific and unexpected expenses. Importantly, others didn't have an income adequate or stable enough to save at all. This section will comprise three sub sections: short term and flexible saving; saving for specific and unexpected expenses; and not having savings.

9.2.1 Short-term and flexible saving

Amongst participants, there was a distinction between longer-term and shorter-term savings. Longer-term savings were when a consistent amount of money could be saved over periods of more than a year and short-term savings were seen as a part of the budgeting process and another way of putting money aside both for specific spending and unknown expenses.

Some households had savings for a specific purpose but dipped into them when they needed the money. The Allens had the highest income within the sample and felt able to save but that their savings were often short lived. Thus, Cathy reported in her fourth interview that she had never felt able to save for the long term:

> *"I've never had long term savings; I suppose I try and keep some money together because I know that I might need to get the car fixed or what-have-you." (Inv4)*

For Cathy, her priority was a car adapted for her disability and which she used to get to work. This required ongoing saving so that she has enough to fix the car and buy a new one in future if required. When reflecting on her savings in her second interview she added:

> *"I do try and save because I've got to keep money in the bank for the car, I've got to keep the car running because without it I can't do my job. I will be able to go back onto the Motability scheme in about four months and I may or may not do that depending on how much the car is costing to run, at the moment really my savings need to be running at 'replacement car level' and at the moment it's not and that's not going to happen any time soon." (Inv2)*

This saving pot is also accessed to meet other needs, for example it was empty after Christmas spending: "before Christmas I borrowed what was left in the car account" (Inv2). As well as 'borrowing' from the "car fund" (Inv2) when they were experiencing low income and high expenditure weeks such as Christmas, Cathy identified weeks when they had higher income and were able to save. These "good weeks" when their benefits all come around the same date meant topping up their saving, as reported in her third interview:

> *"This week I actually got something like nineteen hundred pounds coming in but half of that is wages that will pay the bills, a big lump will go into the savings pot for the car but last month I put £500 to one side and only needed I think about 200 so it just got put back into the general pot and spent…there are times when it is, like I did before Christmas, the start of December, don't know what it was I needed money for but it's like hang on we need some money for this and yeah let's borrow it" (Inv3)*

This could be seen as a type of flexible saving that allows the household to smooth income in short periods. Cathy also sees her "car fund" savings as an insurance against unexpected outgoings and this gives her a sense that they can deal with future change as she explains in her fourth interview:

> *"I don't anticipate anything major needing doing that would cost more than you know, there has been for a long time, sort of £500 in the car fund and when I've borrowed from it I've topped it back up again the week after so as long as nothing comes in at more than 500 quid we can probably cover it but if we had several things at once, we might be completely stuffed." (Inv4)*

Despite being confident that they can cover expenses of less than £500, she also adds that multiple unexpected expenses would be difficult to cover financially.

Sue Bennett also talked about short-term savings which included an idea of what was needed next week. In her fourth interview she reported:

> *"If I know I've bought her some milk today and next week she's going to need some more milk I would make sure I've got enough money for next week…So it's just about short term, it's when you know if you can foresee something coming, you can save a little bit because you know it's coming rather than getting to the point when oh no I forgot to pay for that bill." (Inv4)*

Despite her overall monthly money management, Sue shows here that shorter-term awareness is important and that saving is one of their strategies when meeting need. She identified borrowing from her mother as the household's main form of income smoothing but saw saving as a way to provide their own income security in future, as she explains in her fourth interview:

> *"My mum's not going to be around for ever to bail me out, so we need to start thinking about how we manage on our own." (Inv4)*

One form of saving they intended to adopt was linked to the pay frequency of Rob's new weekly paid job. Sue comments in her third interview:

> *"Luckily with his new job they do a salary sacrifice savings thing so obviously because he does it straight from the word go, we won't miss that money and because he'll be getting paid weekly we won't notice it the same as if it was a monthly chunk, so we're going be doing that so that if anything ever does come up, we can use that." (Inv3)*

His new employer providing a savings scheme would now allow them to save every week and this was thought to be easier than saving from monthly "chunks" of income.

The Deacon household received a relatively high income although this was limited by debts and Katy Deacon adopted short-term saving strategies that involved leaving excess money in one of her bank accounts, lending out money to friends and hiding cash in the house:

> *"I also lend money out to save money short term, I also hide money from myself as well, so I know at any given time there is money in my house like not hundreds but enough if there was a problem to put the electric on and buy some food or if the kids desperately needed some shoes or something."*

These strategies involved a degree of self-deception, knowing that money was accumulating but not knowing the exact amount to prevent spending. When reflecting on the accumulation of extra money in her bank account Katy comments:

> *"That little bit of money is just building up, which means then when there is something going on, I've got it so the kids' birthdays or summer holidays or if something goes wrong there's that little bit of money…I mean I can't tell you how much is there because I don't know unless I sit down and work out a number, like I say I have to work out what date it is, look how many bills are left to come out that month, I can't even tell you how much difference it is because I don't want to know because then otherwise I'll start trying to spend it."*

It was also used for both specific purposes such as children's birthdays and unexpected outgoings when, "something goes wrong". For example, Katy was able to save specifically for the start of Universal Credit when she knew it was a few months away:

> *"I was left with about £600 maybe and I thought six weeks, so that's a hundred a week, ok so it's not going to be great but it's the best I could save…I was fully prepared for this, I knew what was happening, and I knew way before it was happening, I had savings that I thought would be enough, but it wasn't"*

Although this shows an ability to save that makes changes like moving onto Universal Credit easier, not knowing exact amounts when she is saving makes it hard to save enough. Instead, Katy reported seeing how much she had in savings when she got to a specific event or an unexpected expense occurred.

Jo Edin also identifies as a short-term saver ("I'm short-term") and understands that to mean periods of up to a few months. In her first interview in January, she was putting cash aside to save for a holiday in October for which she had already bought the flight:

> *"I was looking today at like flights in October and you can get them, if you buy them now they're like twenty quid, forty quid return you know and I'll do something like that and then I think if I can't go it's not a big deal." (Inv1)*

Here, she demonstrates the strategy of spending money when she has it and looking ahead and saving for the next few months. Like Katy Deacon, there is also a degree of self-deception, this time involving spending the money and forgetting about it until nearer the time. For Jo, going on holiday is something to look forward to in the near future and although she has enough money for this form of saving, she does not feel she has enough to save for the longer term:

> *"If I was earning an extra spare thousand pound a week then I would definitely save for a longer term but I've never been in that position…I think a holiday would be my main thing that I'd save for because then it would make it like I'm working for something." (Inv1)*

Here, Jo reflects on the role going on holiday plays in her life, giving a sense of purpose to her work and this was something she regularly reflected on in her research period. As well as spending on something like the flight that she will use in the future and forgetting about it, Jo also saves in cash rather than a bank:

> *"I put it in a drawer and save it for when I do need to use it, or if I don't need to use it then I'll put some more with it and then use it so it won't all go, it won't go in the bank but what I put in the bank is like what I officially, the business thing like." (Inv1)*

This use of cash to save was common within the sample and is here differentiated from the official money she keeps in the bank from her business earnings.

9.2.2 Saving for specific and unexpected expenditure

Those who described their short-term saving identified the need to cover specific future expenditure such as paying for a holiday or a birthday as well as unexpected and ongoing expenditure to meet their needs.

For Jo Edin, short-term savings had a dual purpose and involved saving for both specific outgoings and unexpected expenditure, as she explains in her third interview:

> *"I always like to save a little bit but also it's always good to have a bit if something happens to the car…I'm sure everyone wants you know a bit extra, to have that bit of security you know if something happens." (Inv3)*

Evette Francis also talked about saving as a form of security for unexpected expenses but also as a way of saving for a holiday when asked whether she had savings in her first interview:

> *"Only a couple of hundred, trying to save for if we can go on holiday or say if the freezer packed up." (Inv1)*

This worked better for those who had more money to save, such as the Allen's and Jo Edin, but others concentrated on saving for future everyday needs. Sarah Oakley explains their saving in her first interview:

> *"It's not like for a massive holiday or anything or to think oh we'll go to a theme park this week and just get there and pay for it because obviously we wouldn't be able to do that so it's nothing specific, it's just trying to save because we sort of need to a bit…Just in case we do need that extra bit of milk or petrol or things like that." (Inv1)*

Unlike Jo Edin, the Oakleys are not able to save for a specific day out or holiday but instead see saving as a means to meet need in future but with some resignation that it is hard to save.

9.2.3 Not having savings

Despite the savings discussed here, these amounts are small and often not adequate for bigger expenses or multiple expenses. Savings were considered short-term and represented a minor form of agency for some, but others found it impossible to save because they were restricted by their low and changing income. This could be related to recent change or an ongoing inadequacy. Richard Jenkins had recently had his Employment and Support Allowance stopped and was living on his four-weekly Personal Independence Payments at the time of his first interview:

> *"I've got £1.15 in my savings account and £1.60 in my main account, I had to supply information to [the local authority] yesterday or the day before, that was giving bank statements saying I've got no money." (Inv1)*

As Richard explains, he does not have the money to live and so is unable to save. This was an ongoing problem for those with inadequate and changeable income who also had debts. Savings were often an intention but could be postponed through periods of inadequate and unstable income. Rachel Martin looked ahead at improving her house, but this was put on hold during her period of change when she lost her job and didn't receive a Universal Credit payment for two months:

> *"I do think ahead yes, and I can't do that until I've paid the bills. I've paid off forty-five quid on that debt, now I can maybe, I can buy some wallpaper glue and wallpaper my bedroom, I do have goals like that but sometimes you have to put it off for months." (Inv1)*

Here, Rachel identifies the intention to save but the restriction of paying bills and having to put off saving. This sense that saving may be possible in future was common within the sample, but current circumstances meant it being put off. This had consequences for what people wanted to achieve, as in the case of Rachel wanting to decorate her bedroom but also meant not having enough for unexpected expenses. As Samantha Lennon reflects in her third interview:

> *"We just don't have money for things like when the car goes wrong, we don't have any extra income to put in, a lot of people, they've got savings." (Inv3)*

Here, Samantha makes reference to the savings of others to compare their situation of not having the money for when things go wrong. This led to feelings of insecurity.

Saving was most common amongst those with the highest incomes but was also heavily influenced by the stability of income and timing of expenditure. Borrowing was also contingent on timing relating to income, expenditure and circumstance change. The next section will focus on borrowing at the right time.

9.3 Borrowing at the right time

Borrowing was an important part of household financial management. Households were restricted by the nature of borrowing available to them and usually preferred borrowing from family and friends when addressing inadequate and unstable income in short periods. The burden of debt caused by previous lending also created an aversion to bank lending and credit cards and poor credit ratings which meant few participants relied on this form of borrowing. This section has three sub sections: credit, borrowing from family and borrowing from friends and community.

9.3.1 Credit

Several households used some form of credit to smooth income in short periods and this sub-section will look at the use of credit cards, credit unions and short-term credit.

Credit cards were not widely used to smooth short-term income change. Six households had at least one person in them with a credit card. All had some form of work income and most said that they did not currently use their cards to borrow but were paying off historic debt. This form of borrowing was not accessed by nine participants and was seen across the sample as something to be avoided. As Sue Bennett reflected in her first interview:

> *"We don't really have credit cards, we're trying to not have credit 'cus you kind of get yourself into a cycle of having to keep using it so you end up keep paying it off, but you need that money back again so you use it and then you have to pay it off so we're trying to just not have credit." (Inv1)*

Here Sue refers to cycles of indebtedness that they try to avoid and others within the sample expressed similar debt aversion.

Jo Edin was the one participant who currently used her credit card to make small purchases when she knew income was coming in the next week:

> *"When I haven't had anything left in the bank, I knew it was coming in the next week, I've used the credit card but it's not in my kind of way of living" (Inv1)*

She goes on to say that she avoids building up debt in this way and pays off her credit card regularly. Others such as the Lennons, were unable to get credit cards or unable to borrow on the ones they had:

> *"There's nowhere we can borrow it from, Paul's been to the bank, he tried to get a credit card but they won't give him one, tried to increase his overdraft, they won't do it, I'm doing a debt relief order at the moment so I can't borrow, my credit rating's really low." (Inv3)*

Here, in her third interview, she describes their attempts to borrow using a credit card and in other ways but being restricted by their poor credit rating.

Credit unions were used as a low interest form of borrowing by some households, particularly those without family support. Jo Edin used the credit union as a way to cover unexpected expenses such as when her car broke down and considered it a form of financial security. When asked in her fourth interview what she would do if she experienced unexpected expenses she replied:

> *"I wouldn't worry about it. I'd just go to credit union…I know that I can go there, and they will lend me the money within a few days and that's better than a credit card. I don't really like banks and credit cards." (Inv4)*

Rachel Martin also used the credit union because it had a better interest rate than other forms of borrowing. Here, in her second interview, she describes taking out a loan to pay an unexpected vet bill when her cat died:

> *"They've sent me a bill, I have to pay it, that's why I took out another loan with the Credit Union, they let me have one yesterday, so I can pay that bill but that will be 3% interest on that because the reason is, they might take me to court if I don't pay that bill." (Inv2)*

Here, Rachel highlights a process of prioritising debts and has decided rather than being taken to court by the vet, she will take out a loan at the credit union. In both cases, Jo and Rachel are using the credit union to cover short-term and unexpected expenses.

Short term credit such as pay-day loans and pawn shop borrowing were not commonly accessed by participants and because of their high interest rates were seen as a last resort for those with no other option. Four participants had recently accessed pay-day loans and two had pawned their possessions. Samantha Lennon explained in her fourth interview that she and her partner Paul had disagreed about getting pay day loans:

> *"We've got no money again and Paul's got out a couple of payday loans recently but I was quite against because you have to pay back so much interest on them but Paul's very short sighted when it comes to money and we're not very financially stable at the moment because we've got the two payday loans…It's just desperation, it's just pure desperation getting payday loans." (Inv4)*

Hope Neville also described the process of waiting up to move her wages to another account before pay day loan companies take the money:

> *"I try to get it out before pay day loans draw from it but that doesn't usually happen because they do it in the middle of the night, so for example last night I tried to stay awake and I fell asleep and woke up at half past twelve, by then my wages had gone in and some payments had already come out so I literally sit and log on to my banking until I see it go in and try and transfer it into another account or savings account or something so I've got something to live off."*

As Hope explains, this repayment of debt restricts the money she has for meeting her and her family's everyday needs. These two households also said that they did not think they could turn to their friends and family to borrow money when they needed it. While they could smooth income in the very short term, left unpaid these loans have turned into mounting debt with fewer and fewer other options.

9.3.2 Borrowing from family

Financial help from family also had a time element and was used when income dipped, or unexpected expenses arose. Sarah Oakley borrowed money from her grandad when her washing machine broke: *"My grandad lent me £100" (Inv1)* and was paying him back in small amounts when she could. The flexibility of this borrowing from somebody who understood their situation was important to the Oakleys and they also relied on Sarah's dad when they first claimed Universal Credit and had to wait for it to be paid: "my dad had to pay everything" (Inv1). However, the security of knowing they have family to help them when they are in need is accompanied by a sense that they should be independent and not have to ask:

> *"When we do get really stuck my dad can give us a bit but it's just the fact that we're old enough now to try and manage by ourselves, because he does [lend money] but I mean he works full time, has got no other commitments and things so apart from going on holiday he doesn't spend it." (Inv1)*

Here, Sarah also comments on the ability of her dad to help them out which was an important consideration for other households. Sophie Hill also reported previously receiving financial support from her family, including rent payments from her brother when she was waiting for her first Universal Credit payment. She also received a loan from her mother for an unexpected expense: "I did borrow £800 from my mum and her partner because my car failed the MOT".

Leah Campbell saw family borrowing as a way to respond to unexpected future changes such as broken white goods: "*I'd have to be in a position to have to ask to borrow money".* Leah also said that borrowing from her family (mum and dad) was her preferred option and that she had borrowed small amounts of money in the past but didn't like doing so. She explained this as a desire to be independent and to pay back money she has borrowed and not having to pay interest. There is a sense that this borrowing is necessary when things change and would leave her in a better future position, not having to pay interest.

9.3.3 Borrowing from friends and community

For those without family that would help them, friends could sometimes act as a similar source of security. Richard Jenkins had his Employment and Support Allowance stopped and borrowed money from a friend who used her credit card:

> *"[Friend] has done it on her credit card and so what'll happen is, I'll have to pay the minimum payments and try and chip off twenty or thirty pounds a month or whatever it is, basically be in debt for a little while, quite a little while actually." (Inv1)*

This provides an example of the sharing of security between friends with Richard effectively using his friend's credit rating to borrow the money he needs, when he needs it. This was also how he had managed financially when his benefits had previously been stopped:

Outside of close family and friends, community support could play an important role in participants' lives. For Rachel Martin who did not have family in the UK this included borrowing small amounts of money when it was needed, often in exchange for goods or favours of similar value. Rachel talked about borrowing small amounts of money from friends for specific purposes: "I've had like ten quid or twenty quid…to put my electric back on or things like that" (Inv3). This was also in the context of the community she lived in where small amounts of money and favours were exchanged. When asked how much money was involved in her third interview, Rachel replied:

> *"It's not sort of large amounts, £10, £20, things like that and then you give it back or you do somebody a favour, I've had my neighbour come in numerous times, "Nancy can you lend me a fiver to put my electrics back on", the community I live in, some people's level of poverty is unbelievable." (Inv3)*

This is about money in one sense and Rachel says talking about her finances amongst others who are struggling is not something she wants to do, but it is also about community solidarity and support:

> *“I haven’t really spoken about my money, my debts, sitting there discussing money and then you’ve got people that are also hard up, no, so I don’t generally…In our community it’s like do you have a bit of baccy or could you lend me a fiver for electrics is acceptable.” (Inv3)*

Here, she describes what she sees as acceptable conduct such as not talking about money issues and exchanging small amounts of money when they are needed or similar value items. Borrowing from a variety of sources then, played a crucial role in smoothing household income and meeting need in short periods.

9.4 Conclusion

This chapter has outlined the complex set of financial strategies or practices of change adopted by households in this study. Section 9.1 showed how some households cut back their spending at the expense of their needs, increased their income when it was possible and expressed different levels of preparedness for unexpected expenditure. Section 9.2 highlighted that many of the participants did not have the resources for longer term saving but practised their own version of short-term and flexible saving for both specific and unexpected future expenses with some unable to save at all. Section 9.3 focused on how some participants managed to borrow at the right time to smooth their income in short periods through different forms of credit which often resulted in debt and through family and friends who provided a form of security but one which involved reciprocity and costs.

Financial strategies were therefore more complex than ‘rational economic preferences’ and involved a consideration of the welfare of wider family, in particular children. Cutting back, increasing income, saving, and borrowing were short-term practices that were sometimes not available. These practices were also shaped by change, both responding to changes in income and need, and subject to change themselves. The next chapter will focus on how households used relational coping strategies to smooth income and need in short periods.

10. Relational strategies

As well as a focus on financial strategies, it is important to look at the wider relational context of how households manage and cope with unstable and inadequate income. As discussed in Chapter 4, it is a starting point of the thesis that rather than being understood solely as rational economic actors as in orthodox economic theory, participants lives are socially embedded and their relationships play an important role in their lives. In short, decisions are not made for purely financial reasons.

This chapter sets out the relational coping strategies adopted by households: firstly, borrowing from family and friends; secondly, organisational and charitable support; and thirdly, the chapter examines specific principles of relational practices: sharing resources and covering costs; reciprocal support; and timing of help, support and borrowing.

10.1 Borrowing from family and friends

Family and friends were the most popular sources of financial support and for some, could provide reliable and flexible borrowing when it was needed. This included periods of change when income dipped. Borrowing from family could improve financial security by providing targeted support over time. However, others found borrowing complicated their relationships with friends and family and found it hard to borrow at the right time. This section will have three subsections: generational security sharing; need smoothing targeted at children; and help not available at the right time.

10.1.1 Generational security sharing

Borrowing from family included reliance on parents and children and depended on their ability to help. A common source of borrowing was parents. The Bennetts experienced a lot of income change during their research period and received money from Sue's mother when they needed it. As Sue explained in their first interview:

> *"We have essentially gone from October to now, what will be February, until we get any financial help with our income, when actually we should have already had some kind of help and there's no fall back, there's no help for you in the meantime, so I'm lucky I'm one of the fortunate people, I have my mum who can help me, but there are people that don't have that support system and they're going to be in real trouble if they have what happened to me, they're not going to be able to get an extra £200 from their mum to help them through the month." (Inv1)*

They reported waiting ten weeks for their first Universal Credit payment because of two of Sue's wages coming in the same assessment period and that they were given money by her mother: "I had to get help from my mum" (Inv1). But as Sue explains, this source of money comes with a sense that it meets need rather than being something she gets all the time:

> *"I only get money from her if I really have to…if need be my mum has paid for my shopping, I'm lucky. My mum's that way inclined, and she would never see me go without so if I've ever needed anything like that she will pay for my shopping if I really need it." (Inv1)*

As well as being targeted at need, there is also a sense here that Sue's mum is in the position to help. As Sue explains in her third interview, her mother works full time and has savings:

> *"My mum is very frugal with her money; my mum is basically poor if she has less than £5000 in the bank in savings. She's one of those type of people…I'm just lucky she's in a position where she's able to do that for me and if I can I will always give her the money back when I can, so it's not like she's just giving me money and I'm not giving it back." (Inv3)*

There is some ambiguity here which distinguishes this arrangement from more formal sources of borrowing. Earlier in the same interview Sue had talked about the period when she wasn't paid her Universal Credit and that rather than borrowing money, she was given it: "I didn't borrow she just gave me some money" (Inv3). Unlike more formal borrowing such as pay day loans, this arrangement was relational, and needs based. How much she borrowed or was given and how much she paid back or didn't pay back was based on an understanding between them and a sense of what she needed, what her mother could afford and what she could afford to pay back.

In her final interview, Sue Bennett describes her mother's help as a constant source of financial support with repayments that are based on an understanding of the household's circumstances:

> *"Sometimes I might have something that I need to pay for and I have a slight shortfall, so my mum would just cover the slight shortfall for me, like if I needed to pay something but I also needed to go and buy some electric, my mum would just pay my electric." (Inv4)*

This is also a flexible form of support that allows them to smooth income when their income dips and relies on the ability and willingness of her mother to financially support her:

> *"I'm just really lucky that my mum has the income to do it, not everyone is in the position that I'm in and has a mum that can just step in whenever I need money…as long as I pay her back over time, it's a lot easier than thinking I have a huge bill, I need to pay it and then I'm going to struggle." (Inv4)*

What Sue Bennett demonstrates is that those experiencing income change need sources of borrowing that are not only financially attractive, for example small amounts paid back over time with a low or non-existent interest rate, but relational and based on need. The reason this works in stabilising the Bennetts income, for example, is that sometimes, paying back money is unrealistic if you want to maintain an adequate future income.

As well as borrowing from parents, some participants reported borrowing from their own adult children both for specific purposes and when it was most needed. Cathy Allen borrowed money from her adult son when they needed new decking in the garden to make it more accessible. In her second interview, she explained:

> *"The garden was inaccessible for me and it was inaccessible for [son] because of the slopes on it. [Son] did have about £2500 in his own savings which is money that family have sent him and we actually borrowed £1800 of that and had the garden decked so that it is accessible and I think we still owe [son] about half of that." (Inv2)*

Sadia Ghali borrowed money from her son and daughter when she was really struggling because of incorrect benefit payments:

> *"I owe £300 to my daughter at University as well so it's getting a bit outrageous…He's [son] helped before, a couple of hundred pounds, but I don't really like to ask kids you know, I should be helping them." (Inv3)*

Here, Sadia expresses her discomfort at borrowing from her children and going against an assumed convention that it is her that should be helping them out financially. However, Sadia was experiencing significant hardship because of unstable and inadequate income and felt that borrowing from her family was essential to meet her basic needs: "I have to otherwise I'll be homeless" (Inv3).

10.1.2 Need smoothing targeted at children

Family borrowing could also be targeted at specific expenses in order to smooth the needs of children over time. Need smoothing here, refers to the addressing of need over time in order to make it more consistent and manageable. Evette Francis said she received support from her parents, for example to contribute to their family holiday. As she explains in her third interview:

> ***"**We're going away in the October half-term so obviously I had to find the money for that as well, but my parents helped, they put £100 towards it so I have paid the deposit and paid it off now. I think it is important to still go on holiday." (Inv3)*

This practice of smoothing need over time by covering costs relating to children was common within the Francis household and included school trips and clothes. The smoothing of children's needs also plays a role within several households and also has an element of timing with school related needs coming at the start of term in September, as Sadia Ghali explains in her third interview:

"My mum gets my daughter's uniform now 'cus I had to get uniform in September and I just couldn't do it and so my mum helped me." (Inv3)

For Sadia, this wasn't something that always happened, she did not regularly receive financial support from her mother, but the covering of a specific expense at the right time. For Sarah Oakley, this covering of essentials for her children retained the principles of borrowing. In particular, the desire to pay back the money that was spent on these items, As Sarah reflects in her first interview:

"My mum helps me out quite a lot if I need nappies or milk for him, but I wouldn't really like to keep asking her for it because she's got a mortgage and stuff for her to pay…I mean she don't mind doing it but there's been a fair few times that I've just paid her back 'cus I took some money out of my savings to pay her back a little bit when I do manage to start saving." (Inv1)

Here, Sarah acknowledges the financial constraints of her mother and the desire to pay her back. She also says she does not want it to become an ongoing role her mother plays and makes a preference for saving the money herself over time.

10.1.3 Help not available at the right time

Borrowing money from friends and family is not a straightforward transaction but is deeply embedded in the dynamics of relationships. Katy Deacon describes the importance of personal relationships in borrowing, in this case when she was waiting for her first Universal Credit payment and living off her advance:

"I felt a lot worse for not being able to give my mum back the money I'd borrowed off her than I did because I couldn't pay my Sky bill, that's a company. I was taking food out of my mums mouth because I didn't get money, they paid me £300 instead of £1600, that's a big difference and don't get me wrong, she was fine about it, she wasn't going to leave her grandchildren without any money but when you borrow It off a person."

Here, Katy distinguishes between the guilt of not being able to repay her mother, who she has a personal relationship with and who needs the money for essentials, with not paying back a big company. This draws attention to the importance of relational borrowing which involves an awareness of the needs of both the lender and the receiver. Others borrowing from friends and family identified the issue of borrowing from others that are struggling too.

Jo Edin used to borrow money from one friend who can no longer help her, and she considered them the only person in a position to help. As she explains in her first interview:

> *"In the past I used to borrow off my friend who lives in Ireland who used to be, not well off by any means but the only person I know that would have any extra to borrow off. Like my family forget it, they got nothing and any other friends no." (Inv1)*

Hope Neville was in the process of paying back friends and family from whom she had borrowed in the past ("I'm still paying back friends and family") and said that this had impacted upon her relationships as well as her own sense that she has help available:

> *"When I've not been able to pay, it leaves me feeling quite isolated really, so in times like right now where I feel particularly vulnerable in the last few months, I don't feel like I can go to anybody so no it's not great."*

This sense of not being able to get help when income dips was shared by Samantha Lennon who expressed frustration with her family relationships, and this was combined with a history of borrowing. There was a sense of control and judgement that came along with the help they received. Her parents had previously given them a lot of money to pay off bailiffs and Samantha now perceived their help as "loaded" (Inv2), as she reflects in her second interview:

> *"The problem with my parents is they do help sometimes but when they help they turn every positive into a negative…it's so loaded anything they buy for us, my mum said that she was going to pay for the permit for the car space outside, that hasn't accumulated. I know what's happened, she's spoke to my dad and he's said under no circumstances are you to pay for that for her 'cus they have helped us out a lot financially in the past like*

a few thousand they helped us out with because we got in serious trouble with payday loans." (Inv2)

This gave Samantha a sense that her parents were judging her and deciding what to lend them on the basis of what they thought was best for them. With other members of her family, this also extends to judgement. Again, in her second interview, she describes her sister as a source of financial support but also a source of judgement and stress:

"I think with my family they feel if they give it therefore it gives them a golden card to be abusive…That sister, she's helped materially, mentally she hasn't helped at all, like when she used to give me abuse when I was pregnant, like I said to my mum I don't want anything off her, I just want her to be kind to me, not to talk to me, you have to remember I was out doing 6 day weeks, end of life care, worked until I was seven and a half months pregnant, getting verbal diarrhoea when I come home, on the phone from her, on her high horse…Initially when I got pregnant she said I don't think it's right that poor people have children." (Inv2)

This has also led to a sense that her family are helping on their terms and according to what they think she needs rather than what she has asked for. When reflecting on when they help in her second interview, Samantha says:

"It's very sporadic, when I need help, there's no one I can ask, when I haven't got a penny in my pocket, there's not one person that I could phone up or go and meet that would help me. I've got no support like that." (Inv2)

There is a sense that they control when they give and how they give and that this means Samantha does not feel the security of help being available when she needs it. These experiences show that families can provide compassionate and flexible financial services which share out security across generations, but that these strategies can damage relationships and limit future borrowing. The next section will look at the role of organisational and charitable support.

10.2 Organisational and charitable support

Organisations and charities played a role in supporting participants through periods of income change. Three broad roles were identified: addressing need with food parcels, covering costs, and practical support and encouragement.

10.2.1 Addressing need with food parcels

Inadequate and unstable income in short periods meant food needs were often met through the provision of food parcels. Foodbanks are designed to be a one-off, short-term solution to a cash-flow problem, but they played a more ongoing role in participants' lives and did not fully address their needs. Foodbanks were accessed by twelve out of fifteen participants and were used both for ongoing and one-off need smoothing. This often came at the end of the month when money ran out and participants often linked their foodbank use to issues with their Universal Credit and a lack of other support.

For some, their foodbank use coincided with the initial wait for Universal Credit. Leah Campbell was directed there by the Jobcentre when she ran out of money:

> *"I've gone to the food bank before, I think it was the time when I was waiting for the Universal Credit actually because my wages had ran out and then I didn't really have any cash, so it was only about a week where I had no money and then when they told me that I could get a food parcel so I went down there."*

The Deacons also used a foodbank in their initial Universal Credit waiting period:

> *"We've had food bank a few times last year especially when we were in our waiting period and the first month maybe two months because we would run out of stuff…if it wasn't for those foodbanks, we wouldn't have eaten."*

Others linked their foodbank use to difficulties they were having with Universal Credit. The Oakleys accessed a foodbank when their Universal Credit payment was less than they thought it would be because of monthly assessments. When asked in her first interview whether they had used a foodbank, Sarah replied:

> *"Yeah, we went to the foodbank a few times when they did screw us over a lot from when he had the big payment to then the next month the small payment and them paying us a small payment again, when we had a small payment we had to go to the foodbank." (Inv1)*

For others, charitable food support was ongoing. For the Francis household, food parcels were accessed in the school holidays when need increased because the children were at home:

> *"Because my kids get free school meals so obviously that's only when they're at school, we did get a letter saying you can have access to foodbank during the holidays because your children are receiving free school meals." (Inv2)*

In her second interview, Evette wasn't sure whether they would need them but later reported that they went every week but one. This draws attention to the seasonal nature of need for those with school age children and the current role of foodbanks in addressing this need. For Rachel Martin, free meals were part of her routine of cutting back on expenses and getting help and support. In her first interview she reported:

> *"I go to the church once a week and have a hot lunch for free, I go on a Sunday and pay a quid when I'm really skimping because electrics, it costs to cook…When I'm really super skimping I go to church all the time and I have got some food bank vouchers now and again." (Inv1)*

Rachel attends free meals at a church twice a week as well as a centre that provides free coffee and noodles, and access to a telephone.

Despite this widespread use, food aid was not seen as an effective way to address inadequate and unstable income and there was stigma associated with their use. However frequently it was accessed, food aid was seen by participants as a last resort after other support has failed, rather than an adequate addressing of their needs. As Samantha Lennon reflects in her second interview:

> *"I had to use the foodbank the other day on Monday and I said to the lady, I don't see why I should have to feel like a scrounger when I've worked six years doing end of life care and now I've had a child and there's no support from the government there for me, I feel a bit invisible actually." (Inv2)*

Later, in her fourth interview, she also reflected on the limitations of a service that is set up to provide what they can offer, rather than what each person needs:

> *"The foodbank did help but they don't ask you 'so what do you need?', so I might have said I really need nappies this week can you sort some calpol, nappies, teething gel, and funnily enough at these food banks, they don't have any baby foods, which you'd think they'd have loads of you, or nappies or things like that, so they're not looking at what you need they're looking at what they can offer." (Inv4)*

This is a wider critique of this form of support for those on a low income, that it is not tailored to the person who is receiving it. Another is the stigma attached to using the service. Hope Neville has had to recently start using a foodbank because of a pay decrease and problems with her Universal Credit:

> *"I feel quite humiliated by using it I've got to be honest. It's the only way, I can't have my children going without food, I mean I quite often go without food, I've lost probably about four stone."*

Here, she describes using a foodbank as humiliating and says that she prioritises her children and quite often goes without food.

10.2.2 Covering costs

Charitable support could also cover costs so that needs are smoothed. This could cover the extra needs related to hardship and those of children. Jo Edin was receiving a charitable grant for hardship which she spent on items of food that would last. As she explained in her first interview:

> *"It's from a charity, then I could go out and I could buy stuff that I wouldn't have been able to afford before, things that will last, they might last me for like a couple of months." (Inv1)*

Although it was coming to an end, Jo said she thought it had helped her when her income was inadequate. The Allens received support from a charity to go on holiday and support their son with his disabilities as Cathy explained in her first interview:

> *"The family fund do support for families with disabled children…they offer support of approximately £500 a year, you can have a family holiday which is what I've done for the last few years, they actually provided [son's] first iPad quite a few years back, they've provided sensory equipment for him, they will also do things like carpeting and new sofas, furniture, stuff like that." (Inv1)*

These extra costs, including a holiday meant that income could be spend elsewhere.

The Lennons got support from their health centre to install stairgates for their child and also received support from a charity when their pram broke and they had no other way of finding the money when they needed it. These extra costs could not be covered by participants and draw attention to the significance of not having money when it is needed.

10.2.3 Practical support and encouragement

Organisations also offered advice and information, as well as practical support and encouragement. These could be crucial in coping with low and unstable income. Evette Francis received support from a women's fitness group when she was asked to start looking for work when her youngest child turned five, as she explained in her first interview:

> *"Because my youngest was five, you need to be actively seeking work, but unfortunately I just found it all too much and there's quite a lot of pressure on you, and I would get upset in the job centre and I didn't feel particularly supported, but I managed to do a women's fitness class and then the lady there was able to help me, because she could literally come to the job centre with me so I felt less disempowered." (Inv1)*

Sadia Ghali received help from her housing association who had sent her an eviction letter but since taking on her case had helped her contact Universal Credit and address the inaccurate payments she was receiving. In her third and final interview, she said this had helped:

> *"I feel totally insecure but since D's got involved from [housing association] she's helped me with my backdated rent from Universal Credit because she works with Universal Credit but she's doing it every month now because every month they're making a mistake and every month she's got to call and say where's the rents." (Inv3)*

Practical support was also received from their church by two participants who described different ways in which they helped. The Oakleys attend church on a Sunday to get a free meal, as Sarah reflects:

> *"It helps quite a lot, so we go to a family church thing on a Sunday, you get tea there…they've helped my brother a few times with like CV's, so you can go and do things like that which I think's quite good 'cus around here, apart from them I don't know who else would be able to do that with you." (Inv2)*

Sarah also talks about a new community hub run by the church where there are computers and staff that can help people with CV's. In her third interview, Rachel Martin also describes the support of her church and how it helped her:

> *"Getting through it, yeah and getting something to eat, also I can't afford to phone this week, getting through to Universal Credit takes an hour so borrowing the phone is important." (Inv3)*

These experiences show the role of organisational and charitable support in addressing need, covering costs and providing practical support and encouragement.

10.3 Relational coping strategies

Relational coping strategies were complex and inter-related and for some their actions were neither coping nor a strategy. This final section will outline some of the key principles of relational support: sharing resources and covering costs; reciprocal support; and timing of help, support and borrowing.

10.3.1 Sharing resources and covering costs

Relational coping strategies were often about sharing resources, for example Sue Bennet sharing her car with her mother and Katy Deacon and Sophie Hill sharing a Wi-Fi connection with their neighbours. Sue Bennett started to share her car with her mother during the research period when her income went down. In her third interview she reported:

> *"I'm going to be sharing my car with my mum so during the week when I need it obviously with school runs and stuff, I will have it and then because she works full time, and then on a Friday to Sunday, she'll have the car for the whole weekend when she's at home." (Inv3)*

This meant paying half as much to pay off the car which had been bought on hire purchase and savings on petrol as her mother would fill the car up when she used it. Katy Deacon shared her Wi-Fi connection with her neighbour who could not afford her own connection:

> *"My next door neighbour, she doesn't have the internet, she uses my internet, she can't afford to buy her own internet, luckily it connects to her house but if I don't pay my bill, she hasn't got no internet, and she doesn't like that and she doesn't like when she needs it and say it's not working properly for whatever reason, then she's got to come round and go can you have a look to see why your Wi-Fi's not working?"*

Sophie Hill also said she relied on the internet connection of her neighbour who is happy to share it. Relational strategies were also about covering costs such as those relating to the needs of children (see section 10.1.2). For Evette Francis, her parents are, "an extended version of the family" (Inv2) and she relies heavily on them for extra costs relating to her children and so as a form of smoothing need. Before she even has those extra costs, such as school shoes and uniforms and school trips and holidays, they are covered by her parents. As she explains in her second interview:

> *"Her grandparents paid for the trip, so I didn't pay that, I didn't have that outlay and so it's pre-paid."* (Inv2)

Rather than giving her money in order to smooth income, they take away the expense and so smooth need. Evette also saw her parents as still playing a parenting role to her and more importantly as an example of the role of grandparents that she wants to fulfil for her children's children in future. As she reflects in her third interview:

> *"I just have to accept it, I think like historically from my family's point of view, when one of my sisters went to university she used to borrow a lot of money or well, be gifted money I should say, but when I went to university I worked part time so I didn't ever get anything from my parents, so I sort of feel like well they're helping me out now, which sounds a bit horrible but you have to accept it because otherwise what's the alternative, we're all family we want to look after each other 'cus hopefully when I'm older I'll be able to do the same for my kid's kids."* (Inv3)

The difficulty of accepting money and in-kind contributions from her parents is here rationalised in family terms. Evette was looking at support over time, arguing that she had not received support in an earlier part of her life, but that her parents are now playing a grandparents' role: sharing their security at a time when their grandchildren are in need.

10.3.2 Reciprocal support

Relational practices were usually reciprocal in some way, for example Evette Francis getting support with her work from a friend and buying her flowers, Katy Deacon having friends to stay for three months who helped her cook and clean and Richard Jenkins servicing his friends car and her cleaning his flat. Relational strategies could also be challenged by a lack of reciprocity in the case of Samantha Lennon and Hope Neville and could be part of the social fabric of a community as experienced by Rachel Martin.

Evette Francis picked her self-employed role as a childminder because it fitted in with her family commitments but was finding the early stages of self-employment challenging. She reflects on her work in her first interview:

> *"I've got to do the paperwork and I've got to do this, and I've got to do that, as well as be working so it's sort of like you're doing hands on and you're doing the paperwork but you're not being paid to do the paperwork, so it is quite difficult to manage it and not feel overwhelmed." (Inv1)*

Here, she identifies the difficulties of having to do both the job and the administration that might otherwise be done by an employer. One of her strategies was to seek the help of friends who ran similar businesses and had experience of what she was doing. In return she bought one person flowers:

> *"Getting the flower subscription [was] so I can say thank you to another childminder who's helping me with the paperwork because I felt as if I needed help but not necessarily through the Council where you feel as if you're another cog in their machinery, so you want to pay that person back not necessarily in money but in something else, it's just a little bit weird but because you can't give them money." (Inv1)*

Evette also received support from her friends in looking after her children and picking them up from school which she reciprocated in a similar way. As she explains in her third and final interview:

> *"It just takes the pressure off me a little bit sometimes like was it Sunday, two of my kids went off swimming and I wouldn't be able to do that because I don't drive, that meant I had some one-to-one time with my youngest child to go out, we went to the cinema." (Inv3)*

In return, Evette said she would have her friend's child over for a sleepover with her children which she found "exhausting" (Inv3), but which added to a sense of paying her friend back. Katy Deacon also relied on the help of her friends when she was waiting for her first Universal Credit payment:

> *"The main reason of how I got out of that financial situation was because two of my friends from Romania had come to visit for three months and they bought all the food in the house as their contribution to me letting them stay, they done all the cooking and the cleaning and then that meant that I could then try and get back on top of myself."*

She also describes a reciprocal relationship of letting her friends stay and getting help when she needs it most. In this case the initial wait for Universal Credit.

Richard Jenkins has a reciprocal relationship of support with good friends in neighbouring flats, who help him through periods of low income such as his current benefit stoppage. He used to be a mechanic so keeps his friend's car on the road and she cleans his flat and lets him use her credit card to borrow money. As he explains in his first interview:

> *"I'd have a quick mechanic and she'd come around and do hoovering and dusting and changing my bed for me which was you know a trade-off on a trade-off wasn't it." (Inv1)*

This is a long-term relationship and as his health has deteriorated, he does less on her car and what he does takes longer but they continue to support each other at times of need.

There was also an important non-monetary coping strategy of sharing experiences with friends and the wider community. However, these relationships also relied on a sense of reciprocity and were sometimes interpreted as one sided by participants. As Samantha Lennon reflected in her second interview: *"I feel like I'm giving a lot and not getting anything in return and feeling quite drained" (Inv2).* Hope Neville also saw her social relationships as one sided:

> *"There are some people in life that are more empathic I suppose and I've always been somebody that has had more to give than I've received, that doesn't stop me from giving, but I found that when I'm in need there's not many people I can honestly really rely on, who would turn round and give me time 100%"*

This lack of reciprocity matters in these two participants' lives, as well as the lack of support when they need it. Both said that they continue to help others and have received help in the past, but it is the unreliability of this help that they find difficult.

Rachel Martin's family did not live in the UK and she had little contact with them, and so community support was very important in her life, particularly in times of short-term income instability and inadequacy. In her first interview she describes how she exchanges favours, items and small amounts of money with friends:

> *"I've got various friends where we do each other favours, let's say somebody bought me a coffee and then I gave him some crossword puzzles that he is into, things like that, you call that sort of exchange of services like you do with friends." (Inv1)*

There is also a sense of reciprocity in Rachel's relationships but also a sense of shame and not wanting to be seen as somebody that is always taking. Reflecting in her second interview on someone in her community giving her £20 over the Christmas period when he knew she was struggling she explains:

> *"I want to keep a friendship, I don't want to be seen as the, like a handout, and I've known him for years but no that would be mutual trust like ok then I'll buy you a coffee some other day, but the fact that he realised how I wouldn't ask for it, that he realised that I really needed it." (Inv2)*

Rachel sees this reciprocity and mutual understanding as a way to keep the friendships that are so important to her. She explains in ultimate terms what these connections mean, perhaps heightened by not having a family in the UK: "It's vital, uh without them I probably would have killed myself, maybe" (Inv4).

10.3.3 Timing

The timing of help and support was crucial to the experience of participants when coping with inadequate and unstable income. This included the timing of help with childcare and food. Timing also played an important role in borrowing and these strategies were often linked to pay periods.

Sophie Hill, Sue Bennett and Sarah Oakley relied on the timing of the childcare provided by their mothers. For Sophie Hill, this meant organising her work around childcare: *"She's with my mum on a Friday evening so I work on a Friday evening".* For Sue Bennett, this meant working around her mother's full-time work which meant that childcare was not available, but her mother would sometimes take time off in school holidays if she was needed. As she explains in her first interview:

> *"My mum isn't very old so she still works full-time, so she's not going to be retired for a little while yet so she can't really help, there are times when it's the school holidays and if I can't get the time off then she will take time off and do that." (Inv1)*

This non-financial support fits with the financial support she receives from her mother which is tailored to her periods of need. For Sarah Oakley, her mother was on hand when she needed her if she had other appointments and needed childcare. As she explains in her first interview:

> *"If I've got an appointment or something for hospital or whatever, my mum does have my son if [he's] not at nursery, when my partner's at work anyway." (Inv1)*

She also said she spent a lot of time at her mother's house in the daytime with her son which gave her somebody else to help with childcare as well as someone to talk to. Thus, Sarah's experience was having ongoing support with her son as well as help when she needed it because of other commitments.

The buying of food was a common relational strategy and was often a contribution that was not repaid, and which was delivered in order to smooth need and allow participants to spend money elsewhere. Sadia Ghali relied on the help of her mother when she was out of food, as she explains in her first interview:

> *"My mum helps with, if I really need to, if I'm completely out, she'll do a little baby shop for me." (Inv1)*

Katy Deacon received help from her former partner when he looked after their children and he realised they did not have enough at times of greatest need:

> *"A few times he [former partner] went and done a bit of a shop for them because he knew they had nothing."*

Both of these examples involve the giver observing need and helping out through food contributions rather than an organised and regular contribution.

When income was received, also guided when it could be borrowed or lent within family and friendship networks. Richard Jenkins had a friend who received a different payment pattern to him and from whom he borrowed money. As he explains in his second interview:

> *"She gets her pay on the Wednesday and I get my PIPS the following Thursday, not the next but the following Thursday and so if I borrow the money off of her, the next week I can give her back what I borrow off her." (Inv2)*

Here, he describes the way in which their pay periods interact to provide him with income when he needs it. This relationship is trust based and relies on the stability of his friend's payments as well as his own. This is also a strategy adopted by Katy Deacon who has a similar relationship with her mother:

> *"I lend my mum money all the time at the beginning of my payment, because she gets paid half-way through so she gives it me back and vice versa but we don't really have money to lend, we're just giving them a bit of our money that month and getting it back that month and it's almost like right well if it's not in my bank I can't spend it…I will buy my mum's shopping, she done a £100 shop, I paid for it on my card and then two weeks' time, I know I've got a hundred pounds sat there and she's much better with her money but if she didn't get paid for whatever reason, I'd be stuffed. Same as if I didn't get paid and I couldn't give her money back."*

Here, Katy describes the way in which they lend money or buy shopping for each other in the knowledge that the other person will pay it back when they get paid. Such an arrangement means their finances are interconnected and so a problem with either of their benefits is a problem for both of them. However, this strategy provides a means of smoothing their income and provides a mutual financial service that is not available elsewhere.

There was also a timing element to the support participants gave and received that related to needs but also ability to help. This meant that for Sadia Ghali and Katy Deacon sometimes they could help and sometimes they needed help and their family provided an environment where this mix of reciprocity, timing and compassion could take place.

Sadia Ghali was recovering from heart surgery and was experiencing inadequate and unstable Universal Credit payments. As she explains in her third and final interview, she continued to care for her ill mother in this period when she could, but this was a challenge:

> *"I take her to hospital appointments when I'm well enough which is a real struggle sometimes, I set my pain aside for my mum." (Inv3)*

At the same time, she also relies on her brother to take her to her own hospital appointments and on her mother sometimes buying her shopping. Katy Deacon also has a reciprocal relationship with her mother, which depends on each other's health needs and abilities which can change:

> *"I'm registered disabled so my mum helps me with driving, she's not very well so I help her, it always seems to be one thing she can do that I can't and vice versa so we try and help each other."*

Timing is also present here, with Katy Deacon's fluctuating health conditions, sometimes she needs help and sometimes she can help.

This section shows that relational coping strategies involve elements of sharing resources and covering costs, reciprocal support and timing that are rooted in the circumstances of participants.

10.4 Conclusion

This chapter has outlined the relational strategies adopted by households in order to manage and cope with unstable and inadequate income over time. Familial and relational networks were shown to play a crucial role in coping with short-term change with family, friends and organisations smoothing income and meeting need when it arose.

Section 10.1 shows that strategies involved borrowing and sharing support with different generations, smoothing income and targeting the needs of children. Support was often reciprocal, including the exchange of skills, care and housework. Section 10.2 shows that organisational and charitable support addressed need through food parcels, covering costs and providing practical support and encouragement. Food aid was a common and ongoing experience within the sample, as well as being seen as a last resort with related shame and stigma. Section 10.3 outlined the key dynamics of relational strategies with examples of sharing resources and covering costs; reciprocal support, including the consequences of a lack of reciprocity; and the role of timing in how support is delivered, received and returned.

The change and time elements of relational support were found to be crucial with participants looking for flexible borrowing and non-monetary support where possible that was underpinned by an understanding of the dynamics of their income, circumstances and needs. This form of support was usually offered by family members of another generation but also close friends and was often targeted at the needs of children. Financial support came in the form of gifts and loans paid back without interest according to ability to pay. However, these flexible payment arrangements were part of the fabric of relationships, with different interpretations of reciprocity challenging the availability of support when it was needed.

Timing was crucial in addressing changing need in short periods, including pay-period strategies where borrowing and lending was based on income receipt dates of family and friends and buying shopping and providing childcare at times of most need. Support was given at the discretion of the giver and several families appear to be filling the gap left by the state's inability to provide financial support for extra costs. The next chapter will focus specifically on Universal Credit.

11. Universal Credit

Universal Credit was proposed as a “dynamic” alternative to the legacy means-tested benefit system (see chapter 2) and its ability to respond to changing income and circumstances was important in justifying the need for its introduction (DWP, 2010). Specific design features of Universal Credit were promoted as better able to manage income change and support claimants to move into work and increase their hours.

Universal Credit was very important to the respondents in this study. Twelve of the fifteen households had income from a Universal Credit claim and the experience of Universal Credit was a dominant area of discussion and reflection in the interviews, including for those who did not yet claim it. Further analysis and coverage of experiences of Universal Credit here is also justified by the illustrative themes emerging from the analysis of income change and relates to the research question of how effective the social security system is in responding to change, and to the emerging Universal Credit policy context.

This chapter focuses on aspects of Universal Credit that relate to income inadequacy and instability and wider feelings of insecurity. The first section covers aspects of Universal Credit’s administration that were identified as having an influence on feelings of insecurity. The second section focuses on the design of Universal Credit and how monthly assessment and deductions challenge the adequacy and stability of payments, and the third section examines the interaction between work income and Universal Credit income.

11.1 Administration

The administration of Universal Credit played an important part in participants’ experiences and was identified as contributing to feelings of insecurity for some. Two specific areas of difficulty were identified: poor communication, including difficulty using the online journal; and errors, that limited payments and damaged claimants trust that future payments were coming.

11.1.1 Poor communication

Poor communication was identified by participants, particularly those who had problems with their claim or payments and needed answers and solutions from the Department for Work and Pensions.

The Bennetts claimed Universal Credit after Rob moved in and they waited ten weeks for their first payment because of their initial waiting period and two of Sue's wages being counted as one monthly payment (discussed below). Sue encountered difficulties when trying to solve her problem or look for support available to her during her ten-week wait for a payment. As she reflects in her fourth interview:

> *"There's nothing to help you when you need help and the people on the other end of the phone, they're there to answer the phone and help you but you get no help from them, so they either need to have better training for their staff or they need to have systems where you can actually get some help, they need a fall-back plan for when it does go wrong." (Inv4)*

This meant a feeling of being left without options. Katy Deacon linked her difficulties to the 'digital by default' nature of Universal Credit, where enquiries and problems are primarily dealt with through text communication in an online journal:

> *"Trying to communicate with someone through a message on my phone, which I had to go to someone's house to go and use it because my internet had been cut off because I had no money to pay the bill and then I had to sit around and wait and sometimes it took two days for them to get back to me, again I was having to go out even though I wasn't well to go and get internet from somewhere else to check my messages, then write back to him, then they don't understand what you're asking or you don't understand what they're telling you and it's going round and round in circles and for one question that on the phone would have took five, ten minutes to sort out, it's taken me two weeks and I still was no better off really." (Inv1)*

Katy identifies multiple barriers to effective online communication when on a low income but also critiques the idea that text messages are an effective way to communicate. Katy also commented that the journal was a good way of Universal Credit providing information such as setting out awards but that it was not a good way to solve problems in a timely manner.

Others had difficulty with journal communication and found the alternative was long waits for telephone conversations or a lack of help at the jobcentre, for example Carly Ince reported long waits on the telephone:

> *"I think they're hard to get hold of as well if you're trying to get hold of Universal Credit on the phone, you have to wait ages and ages." (I, Inv1)*

Sadia Ghali visited the jobcentre to ask about her payments and was unable to speak to somebody who knew about her case:

> *"It's not that good the communication, I asked for something [on her journal] and then I went to the job centre and said they're not responding to my request because they're not paying the right rent, then the job centre have contacted Universal Credit and then it was like almost a week later then they responded" (G, Inv1)*

This administrative separation of the job centre and 'Universal Credit' was also identified as a barrier to getting answers to questions and to accountability. Again, Rachel Martin tried to visit the jobcentre to complain about the level of her deductions:

> *"There is no office here where you can complain, if you go to the job centre and try and talk to them, you can't talk to them about that…I tried to talk to a job coach before about the arrears thing, I've been on and on to them, they just ignore it." (Inv2)*

Communicating with the Department for Work and Pensions about Universal Credit was an added challenge to participants managing income change. With the move to digital communication and the administrative efficacy this might create, there has been little discussion about the role of telephone and face to face communication in a government agency that aims to support its claimants as part of its service.

11.1.2 Errors

Administrative errors were also experienced within the sample and for some this meant long periods of inadequate and unstable income. Two participants in particular reported major errors on behalf of the Department for Work and Pensions.

Sadia Ghali was being asked to attend interviews and move towards work despite her serious health condition and doctors note. She had not been invited for a Work Capability Assessment for nearly two years and was being encouraged to work. As well as a lack of support, she felt like she was being repeatedly asked for evidence and distrusted:

> *"It's more stressful because they keep wanting me to give them [medical evidence], maybe it's because I'm only young for heart surgery and everything but they keep putting pressure on and even though I've shown them medical evidence they're still putting pressure on for me to do something I cannot do." (Inv1)*

Sadia said she felt that because she had not had a Work Capability Assessment, she was assumed to be fit for work.

Hope Neville had her claim wrongly closed and did not receive Universal Credit income for a year:

> *"They closed the claim because they got it wrong or they thought I hadn't claimed for my child when I had, he was down on the forms, they said that I hadn't put down for my home, they then admitted that they'd made a mistake but it took months and months for them to correct that payment and it took a long time and they did it in three payments and it's only been recently, so it took over a year for them to correct that." (Inv1)*

She reported this as a central reason for her not feeling she can rely on Universal Credit payments:

> *"I could never tell whether they were going to close the claim again incorrectly because they've done that a couple of times…I definitely don't feel secure in that money coming in like I used to with Working Tax Credits." (Inv1)*

This shows the role that fear of losing benefit payments can play in claimants' lives, similar to fear of losing a job, it means not being able to look to the future with confidence that payments will come.

11.2 Design

The design of Universal Credit is also important to how it addresses income insecurity. Two areas of design were central to income security and to the experience of inadequate and unstable income: monthly assessments, including the initial five week waiting period; and deductions.

11.2.1 Monthly assessment

From the initial Universal credit claim date, there is a fixed monthly assessment period in which earnings, other income and circumstances are assessed. This causes an initial five week waiting period in which Universal Credit payments are not made and means ongoing monthly assessment can interact with pay dates, for example those who are paid more than once in their assessment period, and cause payment volatility.

The initial waiting period of five weeks[35] posed difficulty for participants and meant a period of inadequate income. Advance payments were claimed by some, but these were loans and meant a reduction in their eventual award until paid off. Participants described periods of inadequacy that could have an ongoing impact and coped differently depending on whether they had moved from monthly paid work or other benefits, and whether they were able to smooth income in this period.

Leah Campbell described her five-week waiting period as not so bad and said that she was in a relatively good position because she had just received her monthly work income:

[35] This period was six weeks until February 2018

> *"The five weeks they make you wait it wasn't too bad because I had the wages from before to last me that five weeks and then they started paying me when my wages were reduced, so that five weeks it weren't too bad, it weren't like I had nothing…it was only about a week where I had no money and then when they told me that I could get a food parcel I went down there and they gave me some pasta and it was handy to have." (Inv1)*

Despite reflecting that she was in a better position than some people she knew, who were moving from other benefits rather than claiming because of a drop in work income, she described struggling in the final week of this period and using a foodbank. Sophie Hill also accessed a foodbank during her five-week waiting period which she described as "a blessing" and borrowed money from her brother to pay rent.

Katy Deacon had saved for her initial wait, which was six weeks when she started her claim, but struggled to get through the period. She was moving from two-weekly paid Employment and Support Allowance and said that her savings did not last. Speaking in general terms but also describing her own circumstances Katy says:

> *"I think at the beginning, they definitely need to figure out a better system, especially if you were already on benefits because if you are on benefits and you'll have most likely got paid weekly or fortnightly, you'll get that payment and then that's it for six weeks."*

The Oakleys also struggled in their initial waiting period and looked to borrow to smooth income, firstly by asking about an advanced payment that they said they were discouraged from claiming:

> *"I asked about it [an advance payment] and they just said a lot of people get worse like that because you just keep borrowing it off them…We didn't have no money for like a month and a bit, my dad had to pay everything." (Inv1)*

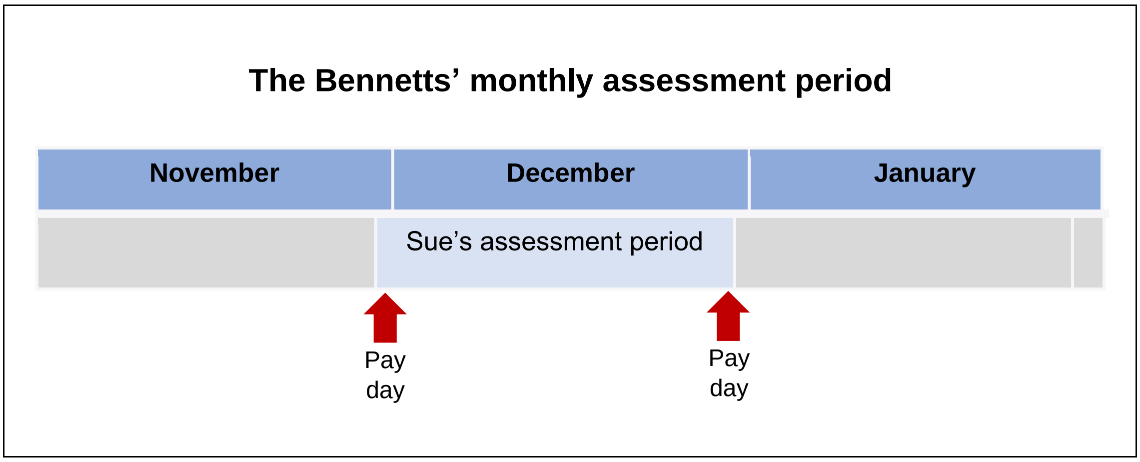
Like Sophie Hill the Oakleys received financial support from their family that was not paid back, so that they did not start their claim owing money and receiving reduced Universal Credit payments.

These experiences show the importance of the preparedness and ability to smooth income of Universal Credit claimants, whether they are moving from work or other benefits. However, even those who prepare through savings, like Katy Deacon, must get through a period of low income and can find themselves without money. An advance payment is also an option in this period but as Sarah Oakley explained, this is paid back from future payments so is an important budgeting decision. This is an example of income inadequacy being designed into Universal Credit.

Ongoing monthly assessment and its interaction with other income pay dates also caused disruption to participants' income and could create or exacerbate income volatility. As detailed in chapter two and shown in previous chapters, those with changing income and circumstances as well as those paid at specific times of the month can face income instability because of how monthly assessment works.

Sue Bennett claimed Universal Credit on 30th November, so their monthly assessment period was set from 30th November to 29th December. Because she was paid on the last Thursday of every month, she was paid on 30^{th} in one month and 28^{th} in another. As figure 15 shows, this meant two of her wages were included in her monthly assessment period.

Figure 15: The Bennetts' monthly assessment period



The Bennets did not receive a payment until February, a ten week wait. This meant that they did not receive around £800 and had to find the money themselves:

> *"It was really hard for the fact that they deemed us to have more income than we actually had, like 7 well nearly £800 is a lot of money in comparison to what you have, I didn't have that £800, that's essentially my rent for the whole month." (Inv1)*

The equivalent of a month's rent was borrowed from her mother during this period with the understanding that they would not pay it back (see section 10.1). Sue also reflects on how the monthly assessment period could work better:

> *"If somebody's in employment, it should be from the first of the month to the end of the month, or they just need to have a system where they're looking at it and they can be reasonable and say well you got paid that in November, so that's your November pay and you got paid that in December, so that's your December pay not "oh you got paid this date and this date so you got that much money" because that's not a true reflection of my income." (Inv1)*

Instead of being a fixed period from claim dates, Sue says that these periods should better fit with how monthly income is usually paid or should be looked at again in order to establish the period which income covers.

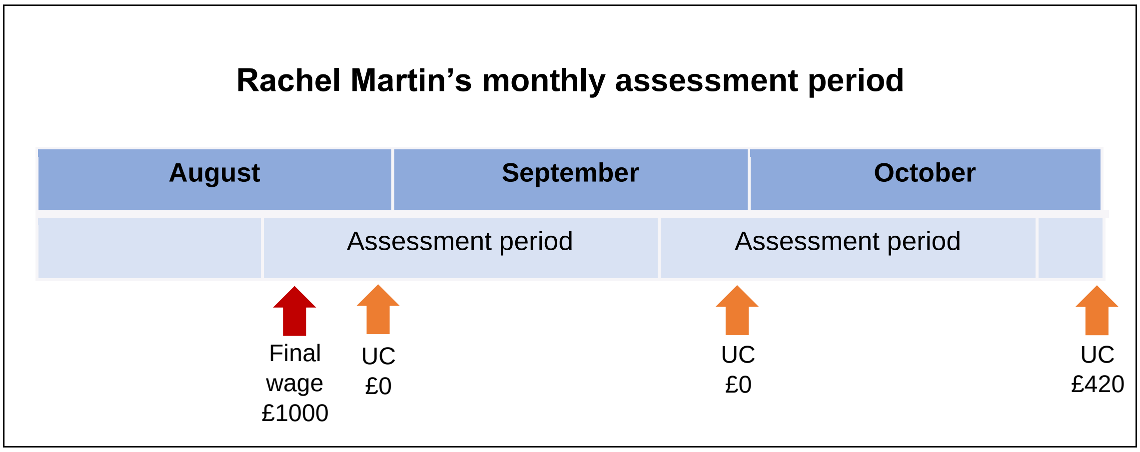
Rachel Martin also experienced the arbitrary nature of monthly assessment period dates:

> *"I would have got Universal Credit, but since I was paid on 25th I wasn't entitled to any, I would then have to live on the wage for July until 29th of this month [October] and that is where the deep hole happens because it's not possible, if you pay your rent that is about £400, you've got £600 left. Out of that you're going to pay another month's rent and electrics, water, Council Tax etc. and food, it's not possible. Universal Credit's told me I could complain to my MP, I said you're saying if pay day had been on 22nd I would have got Universal Credit but since it's on 25th I don't*

so that means I get one month less than somebody else that has a pay day on 21st or 22nd." (Inv1)

Because of her final wage payment falling just inside her assessment period, Rachel received an award of £0 in August and September before receiving her first payment on October 29th. The interaction between her final wage payment and assessment period is set out in figure 16:

Figure 16: Rachel Martin's monthly assessment period



As Rachel reports, this left her with inadequate income, and she identified this period as when her debt problems escalated:

"That put me into a hole because I thought I was going to get some money on 29th, I didn't know they were that rigid because the payment I got on 25th is paid in arrears for the past month…there is no flexibility at all." (Inv1)

Like Sue Bennett, Rachel identified a lack of flexibility in how monthly assessment periods are applied. Her final payment was to cover the expenses of the previous month, including her rent, rather than to cover the coming two months.

11.2.2 Deductions

Deductions are amounts of money withdrawn from Universal Credit payments to repay debts and were another cause of income change for participants. These included repayment of advances, Tax Credit overpayments and other debts. Five out of fifteen participants talked about the impact of deductions on their income.

As well as challenging the adequacy of payments, deductions meant that amounts received were less than claimants had planned for or expected and could change over time. The Bennetts' first payments after a ten-week wait was less than they expected because of a Tax Credit overpayment:

> *"We got our first payment on 5th February. It was £197 and they took £124 off of us for Tax Credits overpayment…so I phoned them and asked them how much it was and for how long and they said we've got one more payment for April and then it's done." (Inv2)*

For the Bennetts that meant receiving less than they expected for three months.

The Lennons were paying back their advance payment and because of the low level of their award, they considered Universal Credit "just another debt" (Inv1) and Rachel Martin received varying payments because of the different debts being deducted:

> *"As well is taking off for the advance payment nearly £30, then they're taking off, cus after Universal Credit I have to pay back Working Tax Credit so they take off this past month £128…plus without my consent they were taking off for arrears for my landlord, £37.50 a month, it's just that I'm not in arrears, well it doesn't matter because they say they're taking off arrears for rents when I don't owe that money." (Inv2)*

Along with initially not being paid for two months because of her last wage falling just inside her assessment period, Rachel considered ongoing deductions a part of her experience of debt.

11.3. Universal Credit and work

Monthly assessment periods also interact with wage payments over time and fluctuating wages can mean Universal Credit payments come at the wrong time, a month later than needed. Monthly assessments mean that claimants are paid on the basis of last month's income which caused difficulty for some.

Leah Campbell describes the timing of her payments as a cause of worry because she does not know she will have the money she needs, when she needs it:

> *"You're not being paid on what you've got now, it's what you had last month, it baffles me…you know like "oh I've not been paid much this month in my wage but don't worry because Universal Credit will make sure that I'm ok" whereas it's like "I've been paid not much this month but it's going to go on last months and I got paid well then so that means I'm not going to get anything" so I'm going to sit here and worry for three days because I might not have enough nappies." (Inv1)*

For the Oakleys, changes in Peter's wages meant changes in their following month's Universal Credit payments. As Sarah explained:

> *"I mean he does cover people when they need him just to get a bit more that month but then they take it off us a month after, so it doesn't really work out very well." (Inv1)*

Sarah described Universal Credit as hard to predict when it responds to her partner's changing work pay and this makes it hard to save or budget:

> *"They take off money from what my partner earns, you sort of have a feeling what you will get paid but some months it's obviously quite a lot lower from what he's paid, so in terms of saving and things like that, you can't really do that and you can't really budget for the month until you know what exactly you've got so it's not a set amount." (Inv1)*

As well as making saving and budgeting difficult, the instability of their Universal Credit income makes increasing hours and finding full time work difficult:

> *"He's contracted for two days but he is looking for more work but it's hard to fit it around him doing the two days there because there's not that much full-time work out there anymore, he would rather do full-time work in one place than do two days' work where he is and then go somewhere else to work because then that will just mess up everything we get." (Inv1)*

This shows that for the Oakleys, income stability is important enough to influence labour market decision making. Without better availability of full-time work, Peter can only increase his working hours on a temporary basis and start a pattern of income volatility.

For the Lennons, their Universal Credit comes at the wrong time when it responds to Paul's wage changes. When Paul's income goes up because of Christmas overtime, they receive a Universal Credit payment of around £200, when he gets sick the following month and receives a much lower wage, they receive £0 in Universal Credit payments because of his previous month's wages before receiving a higher payment the next month (see section 6.2.2). As Samantha reflects:

> *"It's based on the month before so it's in arrears, it's always a month behind, so HMRC tell them how much we've earned and then a month later they give you for the previous month so it's always a month behind." (Inv2)*

This means debt is part of meeting short-term needs when they arise, and that Universal Credit is not seen by the Lennons as a reliable source of income:

> *"It's not actually helping you when you need it, assisting you when you need it, it's assisting you at a later date and therefore you need to get into debt in order to meet those immediate needs like food… we kind of know we're going to receive it but with the Universal Credit because sometimes we get nothing, like today we're getting £328, it fluctuates so much that we never really rely on Universal Credit as a stable income." (Inv4)*

Like the Lennons, the Bennetts experienced a gap between changes in income and circumstances and response of Universal Credit (Rob's job change happens in week 7 and they get the higher payment in week 15 – see section 6.2.2). For participants experiencing changes in their work income, Universal Credit could exacerbate this volatility by responding the following month.

11.4 Conclusion

These findings highlighted that Universal Credit can itself cause income volatility and feelings of insecurity. Its administration, including bad communication and errors, can cause income inadequacy and instability, as well as add stress and distrust that payments will be timely and accurate. Specific design features such as monthly assessment and deductions challenge the adequacy and stability of payments and can create insecurity by design. Finally, the interaction between work income and benefit income creates an ongoing process of volatility for those who change jobs and hours. Universal Credit, rather than providing financial security, can leave participants with little money to meet their everyday needs and unsure of future payments.

12. Work and social security: experiences over time

The previous chapters have established the extent and nature of income inadequacy and income instability amongst households. They have also shown that changes in wages or benefits were apparent for most households and that these sources of income were identified as the two major drivers of insecurity. Continuing the approach of the thesis to draw out experience over time, this final empirical chapter attempts to bring together some of the themes already raised in chapters six to eleven but within the narratives of participants' lives.

This chapter looks at how work and social security benefits were experienced over short periods of time, using longitudinal data. Nine participants out of 15 had longitudinal data which meant an added dimension showing experiences over time and allowing for detailed case analysis. Six case examples will be discussed under the two broad headings of work and social security and were selected because they provide longitudinal data that sets out detailed experiences of work-related and benefit-related insecurity and their interaction.

12.1. Work

The ideal of secure, monthly paid, full time work that sat alongside government justifications of Universal Credit's monthly payment and assessment design, was not reflected in participants' experiences. Further, the secure working conditions, stability and adequacy of wages that provide financial security were often lacking and constrained other parts of participants' lives. Amongst the ten households that contained at least one person in work, there were experiences of: employer restructuring; changing jobs and pay periods; maternity periods; unstable self-employment; changing hours of work; and trying to increase hours.

The following three cases explore the themes of employer restructuring, changing jobs, and changing hours of work, identifying subjective constraints that interact with circumstances to cause feelings of insecurity.

12.1.1 Employer restructuring and disability

Cathy Allen was experiencing the restructuring of her service as a new employer took over and was finding this particularly difficult because of her disabilities. In particular, the nature of her work mattered to Cathy as she worked for an employer that understood and made adjustments for her disabilities. During her research period, this stability was threatened by a takeover of her service by a new company who she worried would be less understanding and make changes to her role. Here she explains her job satisfaction and the importance of having an understanding employer willing to make adjustments:

> *"That's likely to change in March or April next year but I really enjoy what I'm doing, I like the fact that I'm left to get on with it and as long as I produce my reports and I'm producing reasonable results, everyone thinks I'm doing a great job and that's lovely, it is very much something which suits not just my skills but also the fact that I'm based locally, that's really helpful. I couldn't commute, if I had to commute to a job in [nearby city], I couldn't do that…" (Inv1)*

Cathy also values the role work plays in her life despite its challenges:

> *"…the other helpful thing is mentally I've had anxiety and depression on and off for years and years. It's just part of life really and mentally I am much better when I go to work, although physically actually it's not doing me a lot of favours and I get very tired, but work are very flexible and they will let me work from home because I can log on to the system remotely. I've got a work mobile so I can do most things at home…so actually it's the support I get from work which is very good which enables me to be able to do it." (Inv1)*

This draws attention to the complexity of work for Cathy, something that provided mental stimulation and fulfilment, but which takes its toll on her physical health. Her feeling of insecurity related to the prospect of losing these conditions of employment, is what could be defined as, "job tenure insecurity" (Gallie et al., 2017). In her second interview, she also expresses a fear that she will lose her job (job insecurity):

> *"It should all really carry on the same but the worry of course is that they could still make us redundant, we're supposed to be protected for two years but you're not really, there are too many ways out for them and my problems with them aren't anything to do with the financial stuff, I just don't like them and their attitude." (Inv2)*

This also reveals the distrust she feels towards her new employer, whom she says have not communicated well or shown they understand her specific requirements relating to her disabilities, as she explains in her third interview:

> *"They have been told in writing, they have been told in emails, they've been told face to face, it took them until Wednesday last week to actually understand that I will not be moving to [another office] because of my access needs and the equipment I use, they cannot put me down there because the equipment needs to be set up permanently on one computer and they've only got five computers, it might be six and they've got about eight or ten staff and the stress is doing my head in and making me worse." (Inv3)*

In her fourth interview, Cathy reflects on the lack of practical impact on her the change of employer had made so far, however she was concerned that she could lose her job or that it could change in future. She also said that feelings of insecurity had increased for her and her colleagues and this had a direct impact on her health:

> *"It's seriously increased feelings of insecurity because of the way it's been done and the fact that the people we've had to deal with at [new employer] have denied all knowledge of things you know you told them yesterday, denied all knowledge of things that have been put in emails not only from you or that your manager has told them and they're like "oh I don't know about that oh ahh oh um" this is why I ended up taking six weeks out because I just couldn't cope with that." (Inv4)*

This account draws attention to the importance of the management of change by employers, particularly in reassuring those who require adjustments for their disabilities. It is also an example that fear of losing a job and its income though important, is often compounded by a fear of losing the parts of a job that are most valued (job tenure insecurity) or necessary for engagement in the labour market. This can mean income is less secure as it depends on the continuation of work with an employer that makes reasonable adjustments or the prospect of finding another job with similar conditions.

Cathy Allen's current experiences are creating feelings of insecurity as she looks to the future and considers the security of her work income. This also involves a lack of control over changes to her working conditions and how they interact with her disability. Although Cathy's experience of work does not involve current income change, it draws attention to the importance of circumstances and the ability to look ahead at a stable and adequate income. For Cathy and her household, job restructuring makes her worry for the future and she reports feelings of insecurity.

12.1.2 Changing jobs and family life

Rob Bennett changed jobs within the Bennetts' research period, and this had an impact on their family life. This included a change in the conditions of his work, how he was paid, the overtime he worked and the time he had with the rest of the family. As a household they also received a delay in receiving their first Universal Credit payment because of two of Sue's wage payments being counted in their first monthly assessment period. Their payments were also then reduced because of deductions for a previous Tax Credit overpayment (see chapters 6, 9 and 12).

In their first interview, Sue Bennett reflects on Rob's work preferences, which were based on previous experience and the desire for pay stability:

> *"Mostly [employer] pay on an hourly rate and he did briefly leave for about six months to another job but they head-hunted him to come back and he said I'm only coming back if you put me on a salary because obviously his hours depend on how busy they are, so during the summer months when there's no students, they're less busy, therefore he does less hours which means we go from having £1200 a month to £800 a month and it's a huge*

variation so he's like no I need a set income, I'm not coming back unless you do that." (Inv1)

Having a job with a predictable salary was thus a condition for Rob returning to work for his current employer:

> ***"**He wanted a steady income, he didn't want the variation in there, because obviously we have children and you don't want to have a variable income, we need to know what we've got every month" (Inv1)*

Financial stability was thus tied up with the importance of providing for their children. However, while establishing the value both Sue and Rob place on his wage stability, Sue also discussed the challenges of the unsociable and changing hours of his current job:

> *"It varies, sometimes, like yesterday he did three until nine, sometimes he'll do five until eleven, because the shop closes at eleven so if he's doing a close he'll be home maybe twelve, half past twelve so he's got all the cashing up, they open at ten so he'll do like half nine until sometimes nine at night, it depends on how busy they are, so when it comes to the summer he can work less because it's not as busy but obviously because he's the manager he has to make sure it all runs smoothly and it doesn't always run smoothly." (Inv1)*

Although Rob is on a regular salary, this now means varying and unsociable hours, unpaid overtime and the responsibility of management.

In her second interview Sue reports that Rob has been offered a new job and discusses the difference between his current conditions of work and his future conditions of work, in particular his overtime:

> *"It was really hard work but with the [new job] they pay you for all the overtime so he gets paid for 38 hours a week and he only has to work 38 hours a week, if he does overtime it's his choice, he's not forced to do it, he only has to work one Sunday a month instead of every single weekend." (Inv2)*

She goes on to explain that this limits his time at home with his family and is often unpredictable and based on busy work periods where he had to stay late. His outlet had recently had a record week of sales and he had worked a lot of extra unpaid hours in that period. She also said that as a manager, he felt obligated to problem solve outside his work hours:

> *"He gets hounded all the time, even when he's off, because he's the manager, he's constantly on his phone even on his days off, I think he's just looking for less stress, so he wants a job where he can go into work, just be responsible for himself and not everybody else." (Inv2)*

Again, Sue relates this experience to his new job as a driver, that he has not yet started. One of the attractions of his new job was that it included optional, paid overtime which meant he could earn a bit more money when they needed it but also could just work his contracted hours and spend more time with his family. As Sue explains in her second interview when considering the reasons for Rob's job change:

> *"Just to be at home more and that he'll get every eight weeks a Friday, Saturday and Sunday off, he never gets a weekend off, if he's off during the day he has to start work at four and then works until close so he won't be home until half 12, so he can't really go out and do anything because he's got to be back at home and back at work for four o clock so that kind of defeats the point of being at home." (Inv2)*

In her third interview, her partner had started his driving job and she had noticed that he was at home more and that he could come to weekend social occasions:

> *"He's at home more which is a better contract. So he was [in his old job] working twelve hour days and he'd go into work at like half nine and then be home at half nine by which point both children would be in bed and he wouldn't necessarily see the little one, whereas this week alone, he's been doing seven until three so he's been home every evening and he gets weekends off, he's never had a weekend off unless he's booked off his annual leave and we've gone on holiday, so he misses out on a lot of*

family stuff, even when we have plans to go out for birthdays and stuff, he wouldn't normally be able to come, whereas now he would be able to come." (Inv3)

A change in working conditions and hours had therefore changed their family life. This change meant a slight pay cut but, again in her third interview, Sue explained the importance of other factors in their decision making:

> *"He's taking a pay cut of about £12.50 a week but £12.50 in correlation to quality of life is not really that much and obviously you only get your children once and he's learnt from our eldest daughter that actually it's not really, it's not worth it because they grow up really fast." (Inv3)*

Rob's new job has also meant more of a balance in their childcare responsibilities and their baby is getting to know him better as Sue reports in her fourth and final interview:

> *"I do the school drop off and pick up but there are times he is able to help now as well, it's not always the case that I have to pick her up, he can go and pick her up as well sometimes or he'll take her to school and he's around more to help with the baby which is a lot nicer because in his other job she wasn't keen on him being around, she was quite like if I left her with him, she'd get quite moody whereas now she's quite happy to see him because he's more regular." (Inv4)*

These accounts over time show the complex and inter-related considerations that can come with work. Working conditions, hours and pay as well as family considerations shaped the advantages and disadvantages of different jobs. It is also important to note the level of agency possessed by the Bennetts, who recognised the downsides of Rob's employment and acted to change it over time. This involved a slight pay cut, but more income stability and time with his family.

This is also a story of having the ability to smooth income in periods of transition and chapter 10 on relational strategies shows the important role of Sue's mother in getting the family through this period of change in work, with a lack of social security provision.

12.1.3 Precarious work and changing hours

Paul Lennon was experiencing precarious work and difficult working conditions that interacted with household debt. He was employed by a local agricultural company on a zero hours contract with varying locations and hours of work. As Samantha Lennon reports in her first interview:

> *"He works for the same employer out in [nearby town] and you go out there and they delegate them to different [locations] which are spread all over the country…[pay] varies so much because he's on a zero-hour contract. Now recently he's been doing seven-day weeks, but it's gone back to five day weeks because there's not the work so it varies so much it's hard to actually put a figure on that." (Inv1)*

His work is also hard and dirty, and his employer is not responsive to his welfare. As Samantha explains in her first interview:

> *"He works so hard, so he burns off so many calories. The [places of work] are so dirty as well, he got an infection the other day from the [place of work] he said to his boss about it but they make it so difficult these sort of jobs to actually put in complaints and stuff, the accident books they don't make obvious, it's just shut up and get on with your job sort of attitude…He's got no control over his work, it's all set by the employer" (Inv1)*

This draws attention to an important characteristic of his job that she returns to later in their research period, his lack of control over his work. When asked about whether there were any benefits to Paul's zero-hours contract such as a sense of flexibility, Samantha replied:

> *"There is that element of the positive side of zero-hours contracts [flexibility] but with Paul it's not him that decides on what hours he works but it's obviously what they need, so they might just turn around and say no we can't give you the nine to five you must work weekends." (Inv1)*

Thus, Paul did not have control over the hours and his employer did, which meant that his employer was benefiting from this flexibility and not Paul and his family.

Paul wanted a permanent contract after years of work and was told this was not available, he also loses money when he is sick. Again, in their first interview, Samantha reflects on the insecurity of his work:

> *"If you're ill you don't get paid properly, they don't pay you proper holiday pay, not really, it's just a way around. If [Paul's boss], didn't have work this week because a contract has fallen through, he just won't give Paul work so then what happens, there's no security, there's no security blanket there at all." (Inv1)*

It must also be remembered here that Paul's wages are their main source of income, so disruption or instability has a big impact on household finances.

In periods of low income, the Lennons would borrow but this was getting more and more difficult. Debt was a central part of their lives and this often involved borrowing to pay off other borrowing or bank charges when direct debits couldn't be paid. As well as the "juggling act" (Inv1) of financial management that includes debt, drops in income could also mean that previously affordable financial commitments are no longer affordable. Again, in her second interview Samantha explains how Paul's changing hours and income have an impact on their existing financial commitments. While explaining why they were not able to save money towards a car, she responded:

> *"I think that is because Paul was earning quite a lot more then, because he was at one point earning like 600 a week because he was doing seven days but because they've lost a contract with the company we're saving up for a car but we haven't been able to put any payments down on it since October" (Inv2)*

The poor treatment Paul receives from his boss also makes his work difficult, as Samantha explains in detail in her third interview:

> *"His boss is very challenging, he's been violent with a lot of the workers and he's been known to hit them, he's quite a nasty piece of work, it's very difficult actually getting information out of him like that, if you phone him up like I phoned him up, he was very sharp with me. Holiday is when his boss decides they can have time off and often Paul takes time off when he runs himself*

down to the ground and is too ill to work. It gets put down as holiday rather than sickness because he's not paid proper holiday and we can't afford for Paul to be ill." (Inv3)

This again highlights the importance of working conditions to their financial and family lives. His boss behaves in a criminal and controlling manner and Paul feels like he has little option but to endure it because of his lack of qualifications and skills. His long hours also mean he plays little role in looking after their child, restricting Samantha's own work options, as she explains in her third interview:

"You can see that I have to feed K and stuff, I'm limited on what I can do, I can't go and work in a pub or, I'm just very limited, Paul can't look after him because he's always at work and when he's not at work he's too tired." (Inv3)

The knock-on impact of Paul's work is felt by them both and culminated in a feeling of being stuck, something Samantha links to not having support or financial investments like a mortgage. Again, in her third interview, she reflects:

"You're stuck in a rut, because it's an investment isn't it a mortgage and that's what we don't have, we've got no investment, no savings, no support, whether it's financial, emotional or physical, there's no support and it's breaking us as people, we're both quite tired and depressed at the moment so we end up arguing, so he takes it out on me" (Inv3)

Alongside these feelings, in their third interview, Samantha also describes a worsening experience of debt:

"We're getting more and more into debt, we had a pay day loan that was meant to come out last Friday, he didn't pay it, we didn't have the means to pay it, so now that's going to be more and more and more, bank charges, 80 quid a month, it's everything spiralling out of control." (Inv3)

In her fourth and final interview, Samantha reflects on the insecure nature of Paul's work, its ongoing impact on their lives and his lack of other options. When discussing the impact of his sickness absences she describes the continuing financial impact:

> *"It has a huge impact because just that week him being off ill, we're still feeling it now, we're still in debt from it now, from that one week he had off, if he was paid in a secure job, he'd be paid for that week of sickness properly and then we wouldn't be in this position." (Inv4)*

This contrast between how his sickness was treated by his employer and how it might have been treated in a secure job was thus adding to the sense that they are in a constant cycle of change and then recovering from it. Samantha felt that a lot comes down to the personal traits and management style of his employer:

> *"He's got such a difficult boss, he's always sacking people, he sort of plays god with people's lives, he's always getting rid of people then taking them back and it's not a secure job, that's why Paul needs to get another job but it's very difficult to get another job, Paul hasn't got a lot of experience in anything else really that's the problem." (Inv4)*

Samantha also said that his colleagues call their work, "modern day slavery" (Inv4). She describes poor and changing working conditions, a lack of control and a lack of other options while the whole household relies on his wage. Debt is also identified in her fourth and final interview as being the central issue they face as it interacts with spikes and dips in their income:

> *"Even if it sounds good, even if we got say £600 this week, it's all paying off debt, it's like putting money into the overdraft, because he's always in the overdraft of £250 and I think that's £5 a day, it's capped at £80 a month, it's never actually getting on top of things it's just getting out of debt." (Inv4)*

The lack of control Paul has over his work hours, pay and conditions, has a knock-on impact on the household. As the one major source of income, the spikes and dips in his income directly lead to financial difficulties and interact with debt. The Lennons' experience sets out the ongoing links between precarious work and debt as borrowing is used to smooth income in one period and higher income is used to pay off debt. This challenges the adequacy and stability of ongoing income and has a wider impact on their relationship and family life. For the Lennons, debt means that higher income does not always make them better off and a lack of control over working conditions, hours of work and pay leads to feelings of insecurity.

12.2. Social security

The social security system can be a means to address income insecurity within people's lives but as chapter 11 showed, it can in fact be a driver of income instability and inadequacy. Further, the experience of claiming social security benefits can interact with this changing income and constrain the freedom, choice and dignity of claimants in complex ways.

All households received some form of means-tested benefit as well as other forms of non-means-tested benefit relating to disability and childcare responsibilities. As outlined in chapter 5, twelve households received Universal Credit, two received Working Tax Credits and one received Employment and Support Allowance. Seven households included someone with some form of disability benefit or additional element to their means-tested benefit because of their limited capability for work[36]. Ten households included children and the main carer received Child Benefit. Here, the focus is on social security as a driver of change and related constraints within participants' lives that result in feelings of insecurity.

The following three cases explore themes emerging from experiences of self-employment, incorrect payments, and disability assessments. All three cases involve the experience of the social security system and its roles of mandating claimants to increase their hours or move into work and providing income replacement for those who cannot work because of a disability.

12.2.1 Self-employment

Evette Francis was experiencing the first year of being self-employed including changes in her work and payments. She was also successfully increasing her income in line with Universal Credit's minimum income floor, partly by taking on an extra job, but this was changing her family life.

[36] Three households reported disabilities or health conditions that they did not claim benefits for.

Evette had recently started self-employment and reflected on the positive and negative aspects of her work in her first interview. She had originally decided to take up this form of self-employment, providing childcare in her own home, because it could fit work around looking after her own three children and be a positive part of their lives:

> *"The younger one is like having another child in the house so it is a positive thing, it's also helped my own children not to be quite so selfish, to think about other children and what their needs are, to have a sense of fun a bit more…the two older ones really like dancing so they'll just do dancing or do dressing up, it feels like you're having an extension to their childhood by having other children, so I think it is a really positive thing." (Inv1)*

However, as her research period progressed, Evette encountered difficulties balancing her work and looking after her own children. Her job and income were subject to change and she was working on ways to regularise her income. She was also still in the first year of self-employment, initially felt unsupported and would soon be subject to Universal Credit's minimum income floor which compelled her to increase her income or lose money. Again, in her first interview she reflects on the nature of her income:

> *"It's a little bit haphazard and some of it is basically term time because I didn't really want to be doing stuff in the holiday but I'm now finding that I can get work in the holiday and my kids are relatively ok about it, ask me about it next week or you know in a month or so when they've actually experienced it, they might feel completely differently because it does overtake things a bit." (Inv1)*

She also draws attention to the potential difficulty of balancing looking after her own children with work in the summer holidays. This is a theme she returns to during her research period as she tries to balance the need to increase her income and look after her own three children. One problem is that the instability of her client's work is sometimes passed on to her:

"The extra day with the little one I look after depends on the work of the mum, so I don't know the hours yet but they have said a Thursday, but they're not sure what hours so I could get a contract for that specific day, so then I know I will definitely be paid for Thursday because see other child minders they're sort of a little bit like "you need to have a contract, everything you do, you need to have a contract" but the thing is life is not certain and the occasional extra day you're not going to say you need a contract for that, it's just more paperwork and more hassle and people just aren't going to do it so I have to be a little bit flexible." (Inv1)

Evette also receives different payments at different times, partly because of the way in which she is paid. Some payments come from the local authority and they come about three times a year:

"The youngest one, she's on early years funding so that's really bad pay, it's like four pounds an hour so you get paid directly through [the Local Authority] and that's three times in the year, so that's a bit haphazard…Some people pay you in childcare vouchers and you have to set yourself up for doing that so they're all different childcare voucher providers, so I've got three different childcare provider bits that can pay me, so it does get really confusing and then obviously, that may or may not be on a monthly basis so it is a little bit hard." (Inv1)

This complicated mix of payments, paid at different times through different channels, is hard to organise and report to Universal Credit. Evette's circumstances also draw attention to the problems of low pay for some self-employed workers. In Evette's case this means needing to increase the number of children she looks after in order to bring her hourly rate above minimum wage:

"I don't charge seven pound fifty or seven pound eighty eight or whatever it is, I charge less because I could have three children to look after but only for a certain amount of time, a short amount of time, because the eighteen month old obviously the other kids they're at pre-school or school, so he's £5.50 an hour but when

you've got the other ones with you for some of that time, so over all, it does work out but really £5.50 an hour is rubbish." (Inv1)

When considering her need to meet the minimum income floor in her first interview, Evette was not sure she would do it and was considering her options:

> *"I am on the lookout for other children to look after but it is quite difficult and it feels like a long way away, but it's not actually that far away and you've got to prepare for it…Or the other thing in the mix as well is that the Job Centre guy, the one that's nice, there are quite a few that are not nice, he explained to me, you can see your doctor, you can explain to your doctor that you don't want to do too many hours because it's too stressful, you've got your own family to look after, so therefore your minimum income floor would be lower." (Inv1)*

However, increasing her income by adding new clients was challenging, as she explained in her first interview:

> *"I'm not saying I'm panicking but I am slightly because two of the kids I look after, their sisters, one's at pre-school, one's at school and they're finishing their childcare with me at the end of July, so I've only really got one child that I'm looking after and then one that probably is just in the holiday for a few hours, so it's not enough hours to make that up, so I am on the lookout for other children to look after but it is quite difficult." (Inv1)*

Thus, the changing nature of her client base, children grow older, go to school, move away or their parents change jobs, means that she loses contracts and has to line up new ones. In her second interview, Evette also reflects on the dips in her income at certain times:

> *"It's quite difficult to, like for instance the little one I look after, there's two weeks when they're on holidays, I won't be paid for that two weeks, I will have less hours in the summer holiday." (Inv2)*

This lack of work at certain times is something some self-employed workers have to manage as well as periods of sickness. Again, in her second interview, Evette reported a previous week when she had caught a sickness bug from her children and was feeling unwell on a Monday morning but felt she had no choice but to work:

> *"I'd have probably taken a day off and I suppose the fact that I'm not paid if I do that, or I'd have to give back my money because I'm not providing the service so it's sort of a little bit difficult because obviously I don't get sickness pay." (Inv2)*

These examples show an inherent lack of security for some of those working as self-employed. Dips in income at certain times of the year or because of sickness must be smoothed or managed. As her research period went on, Evette tried to manage some of this instability through for example more contract work but found an ongoing difficulty increasing her working hours and income to meet Universal Credit's minimum income floor, as well as looking after her own children. In her third and final interview she explained that she had now tried to draw up contracts with her clients to avoid missing out on money she thought she would get:

> *"It is more important now, I've got a contract for both of the children now so I feel a bit more secure because I did say to the other child's parents, because they were away for three week nearly in the summer holidays, the last week of term and I'd already agreed that they wouldn't be charged but actually that left me stuck because three weeks, well two and a half weeks out of six is quite a lot." (Inv3)*

By this point, Evette had slowly increased her work with clients and was earning more as a result:

> *"Now that this young man has started, so he's doing three days a week and the other one that was going to be going down to one day a week, luckily mum's got a job that's three days a week…so basically I'm going to be working four days a week so I'll have a couple of days overlap with two of them so that means that I'm paid better for the time when I've got the two and I'm working more hours because from October, I've got to make £822 a month." (Inv3)*

As well as securing overlapping clients so that she was earning more, Evette also explained in her third interview that she had decided to get a part-time weekend cleaning job to further increase her income towards the minimum income floor:

> *"I was looking for child minding work and all the leads just fell through, it was almost quite disheartening and I just thought well what else can I do that you can do at the drop of a hat and I suppose I was probably looking on Facebook and saw this message and thought well I could do cleaning." (Inv3)*

This new weekend job was for three hours and was self-employed. Despite giving a guaranteed minimum wage per hour (unlike her childminding) the job involved travel and changed childcare arrangements. She also reported it feeling like another working day where she did not see her children:

> *"The bad point is that literally I don't really see my kids then at all because I have the morning with them but then as soon as Granma comes I've got to go and it's like five hours out the house nearly it's just quite a lot of time so you literally have lunch, go out, come back and have dinner and then put your kids to bed, it's almost like doing a day at work." (Inv3)*

She expresses positivity that she has gradually increased her hours, "I am quite, sort of pleased by myself really" (Inv3) but worries about whether it is sustainable over the long term.

Evette's experience raises questions about the mix of support and work requirements in Universal Credit and how claimants react. For Evette, the minimum income floor has arguably motivated her to increase her hours and income, however neither of her income sources are permanent or secure. Both are self-employed, subject to changes in hours and pay and without long-term contracts. Evette is experiencing a lack of control over the work she does, which is subject to the unreliable nature of self-employed income and the minimum income requirements of Universal Credit. While she has increased her income, it has come at the expense of her family life and with feelings of insecurity.

12.2.2 Incorrect payments

Sadia Ghali was experiencing the insecurity of unstable and inadequate Universal Credit payments and being pushed towards work she felt unable to do because of recent heart surgery. In her first interview, Sadia describes her inadequate Universal Credit payments as not paying the rent and said that these low payments were putting her into debt:

> *"I'm getting into debt with the rents because they're not paying the rents, Universal Credit are not paying. They said £985 this month but then that payment should be going to rent, that leaves me about £50 for the month, for me and my little girl." (Inv1)*

Sadia is also being moved towards work despite her recent heart surgery and is finding her contact with the Job Centre frustrating:

> *"I'm a little bit frustrated because they keep asking me to go for these work commitment interviews and I'm like I can't work I'm on heart tablets, I get chest pains and I've had heart surgery, but they said as long as you keep bringing in medical letters I'm like, you've exhausted me it's exhaustion, but they do understand the situation and they were there to help me get back into work when I was healthy so they have been a better support than Universal Credit." (Inv1)*

In the second interview it became clear that Sadia was not exactly sure of the relationship between Universal Credit and the Job Centre, she: "didn't know they were connected" (Inv2). This raises questions about how the administration of Universal Credit is being explained to claimants. When describing "Universal Credit", Sadia was referring to a separate body, as if the Job Centre were a separate support agency. She had also not been invited for a work capability assessment:

> *"They were supposed to offer me this assessment after my heart attack, actually six months before my heart attack but they didn't and the job centre have only just realised I haven't had that assessment and it's all from Universal Credit, they're supposed to pay me that £300 extra not only for my car accident but from*

> *my heart attack and heart surgery, I've given them letters from my surgeon, my cardiac team, my medical doctors and everything and they just don't care." (Inv1)*

This administrative error had meant lower payments that didn't include money for limited capability for work and that she was being expected to carry out work related activity when she was unable to do so. She also said she didn't feel Universal Credit managed change well:

> *"It's too difficult to manage Universal Credit, I mean it starts off ok, but as soon as there's a tiny change of the bank account or an address or going into work or coming out of work then everything turns upside down and payments are not paid. They haven't paid my rent properly for the past four months, that's why I've had to start borrowing." (Inv1)*

This also includes them not paying for her extra bedroom for her student daughter, even after advisers and support workers from her housing association and advice agency helped her explain her eligibility. For Sadia, Universal Credit does not deal well with change.

In her second interview, she also describes poor communication, including not being called back when she was told she would be, long waits on the telephone and incorrect amounts listed in her journal:

> *"A couple of days ago that amount was £985 so they've given me £7 more instead of nearly £100 more so I'm back in debt with the rent again, I'm going to end up homeless I know it." (Inv2)*

This altering of payments, as well as providing a lack of clarity and accuracy, damaged her trust in the amount she would receive. Her bank statements did not match the amounts listed in her journal which she says she thinks were altered. In practical terms this meant looking at how much she would receive and then receiving less than she expected. As Sadia explains, again in her second interview:

> *"I'm wondering what's going to go into my bank, again. Whether it's half of that, quarter of that, the same as that, I don't know…Sometimes they'll pay rent, sometimes they just refuse to pay the rent, I'm like oh they're playing with my life now." (Inv2)*

This feeling of being 'played with', of not knowing what she will receive, caused her a great deal of stress alongside her physical health condition.

In her third interview, Sadia had completed a work capability assessment and the Department for Work and Pensions had agreed that she had been eligible for higher Universal Credit payments because of her disability in the last two years:

> *"The work capability assessment clarifies that they owe me £6000 for two years backdated amount that they should have paid me…£328 a month for two years, they're agreeing to pay it but still not on my journal, it's just a phone call from Universal Credit yesterday" (Inv3)*

Sadia also explained that this had been acknowledged by the Department for Work and Pensions and that they would make backdated payments. Despite some of the issues with her payments being addressed, she described the long-term consequences for her debt situation and health:

> *"I still feel insecure because they were still making the wrong payments…it makes me feel insecure and I'm thinking how am I going to manage all the time, how am I going to get to hospital appointments and doctors' appointments and things because I know that every month incorrect amount, if they pay the correct amount from 2017 it would be a different story, there would be no debt and I would have had a speedier recovery from my heart surgery." (Inv3)*

Sadia's experience draws attention to the damage inadequate and unstable payments can have. In Sadia's case she directly links it to her debt and slow recovery from heart surgery. She is experiencing the constraints of unstable and inadequate income as a lack of control and dignity summed up by the claim that the DWP were: "playing with [her] life" (Inv2). For Sadia, being paid unstable and inadequate payments and being pressured to work when she was not able to, amounted to benefit-related insecurity.

12.2.3 Disability assessments

Richard Jenkins was experiencing ongoing disability assessments that were imposing financial change over time. Richard had the lowest income in the study and was experiencing financial hardship at the time of his first interview. He had recently failed a work capability assessment and his two-weekly Employment and Support Allowance payments had been stopped. For Richard, this meant relying on his four-weekly Personal Independence Payments and getting help and support from friends. As well as explaining a challenging current experience of inadequacy, Richard explained a recurrent process of awards, stoppages, appeals and reinstatements that created feelings of insecurity.

His current payments had stopped, and he had not received any Employment and Support Allowance payments for seven weeks. In his first interview he explained the time-consuming process of informing the Department for Work and Pensions that he was now in the appeal process and was entitled to reduced payments:

> *"It's stopped still, it's going to an appeal but as all things with DWP they take forever, like yesterday I was on the phone to them for 27 minutes and then got cut off, they just dropped the call after 27 minutes of holding and I redialled it and it took 22 minutes to get in touch, I managed to speak to a bloke and told him my situation and he gave me the number of the appeals court, I phoned up the appeals court, they were quicker, they answered their phone in about 5 minutes and they gave me my appeal number so I phoned the DWP back with my appeal number saying can you start paying me my ESA back 'cus I haven't had any money for about six seven weeks now and they said oh unfortunately yes thanks for giving us that information but you have to go down to see your doctor and get a sick note." (Inv1)*

Here, he describes part of the process that he had repeated several times before. A process that involves a reassessment, a stopping of his benefits, an appeal and eventually a reinstatement of his payments:

> *"Every time it comes up for review they refuse your benefits and you have to go to an appeal every time, with PIPs I won my appeal and then the Government rejected me winning my appeal and took it back to court and it took nineteen months to sort out…Every time there's an assessment of you they fail you on it, every time, guaranteed, I've only had one where I wasn't failed, everything else, every time I have an assessment you have to go to an appeal." (Inv1)*

For Richard this process was financially and emotionally challenging, leaving him with inadequate income and unsure of what will happen in future. In his experience, the process of reassessment was a recurrent feature of his claim, that left him with feelings of insecurity. Again, in his first interview, he reported feelings of a lack of control and having no choice but to go through the process despite his worsening and permanent health conditions:

> *"You've got no choice have you, you jump through their hoops it's as simple as that, you've got no choice, you can't say I don't want to go because you're a rotten bunch, no you've got to go there or they'll stop your benefits anyway and you have to go and jump through their hoops, and then when they find you have to go to an appeal, you have to go through an appeal and then you wait five six months and you're on eggshells because if they do stop your money you're buggered." (Inv1)*

In his second interview, he has had an Employment and Support Allowance payment reinstated but at the lower rate while his appeal is heard but has previously been without payments for longer periods. Rather than being a one-off drop-in income, this is something that is repeated over time.

Richard has a number of health conditions that he had been told would not get better, yet he feels like he is being constantly tested and pushed towards work, something he describes in his second interview as the DWP chipping away at him:

> *"They try and chip away, I've got diseases that aren't going to get any better, I'm never going to get rid of my diabetes, and I've got a brittle diabetes because what happened to me is I got pancreatitis about twelve, thirteen years ago which upset my pancreas and now I've got to take insulin but some days my pancreas is working better than other days so you can never tell where I'm going to be, I can do the same thing two days in a row, eat the same food, and one day I'll have a low, the next day I'll have a high, but the fact is they chip away at you all the time, anything they can do to say oh he's fit for work, this time they passed me fully fit for work, they sent me a P45 and said apply to the job centre for work, and I am not physically capable of it." (Inv2)*

The frustration of being found fit for work despite his incurable illnesses is apparent, as is the process of regular re-assessment:

> *"It's supposed to be every three years and they send you all that a year earlier than they should do, "oh because there's a backlog, we're bringing you in early so that your money doesn't get stopped", there's a backlog, and what they do, they bring you in a year early and stop your benefits." (Inv2)*

When he is asked how he copes in his second interview he explains:

> *"I just cope with it by just carrying on living, it's stressful, I mean I don't know what's going to happen in a few months' time but I know, come December, I'm going for my PIP reassessment and then I'll have two appeals going by that time and if they stop both my benefits then I'm really stuffed." (Inv2)*

For Richard Jenkins, regular reassessment makes his income inadequate and unstable but also makes his life unpredictable.

Richard's experience outlines the damaging impact of regular reassessment for those with progressive and incurable health conditions. The financial consequences of having money taken away and the emotional impact of going through a process of assessment and appeal creates feelings of insecurity.

Richard is experiencing the constraints of a lack of freedom, choice and dignity, summed up in his own words: “you’ve got no choice have you” (Inv1). This process is a mix of financial ad psychological challenges for Richard and an insistence by Government on re-testing and checking whether work can be carried out, creates a damaging system for those with progressive illnesses in need of security.

12.3 Conclusion

These six case examples showed how work and social security benefits can combine to create unstable and inadequate income or working and claiming conditions, and this can constrain freedom, choice and dignity and create feelings of insecurity. They also highlighted the complex nature of participants’ lives with interacting factors such as family life, debt and disability.

Section 12.1 explored the three experiences of work, of changing working conditions and disability, changing jobs and family life, and changing hours and debt. These show the way in which work can impact upon people’s finances and sense of security. All three participants experience the constraint of a lack of control. Job insecurity as well as a lack of control over working conditions or job tenure insecurity was exacerbated by disability. Changing hours also restricted the freedom to spend time with family and led to changes in pay that made finances hard to manage, especially for those in debt. Short-term spikes and dips in income meant that previous financial commitments could become unaffordable and that increases in income merely paid off debt. Control and flexibility were also usually exercised by the employer rather than the employee and these power relations were confounded by the lack of other job options because of disability or education and training gaps.

Section 12.2 focused on the role of the social security system in how its errors, incentives and attempts to change behaviour can create inadequate and unstable income and stress and difficulty in claimants’ lives. All three participants are experiencing a lack of control over their payments or work requirements. Self-employment meant being subject to the income requirements of Universal Credit’s minimum income floor, as well as lacking control over changing hours of work and pay. This also had to be balanced with the desire for family time, free from work. Those subject to work expectations they cannot fulfil or with severe and deteriorating health conditions and related unstable and inadequate benefit payments, are also experiencing a lack of control. This included repeated disability reassessments that challenged their dignity and security. Together, these six cases highlight a process of income and circumstance change and a lack of control that constrains freedom, choice and dignity and leads to feelings of insecurity. The final chapter will summarise the thesis findings and their implications for theory, literature and policy and conclude the thesis.

13. Discussion

This thesis is about the experience of income change and insecurity over short time periods. It seeks to situate income change within conceptions of insecurity, poverty and agency and to reveal practices of change from the perspective of low-income households that are of academic and policy interest. It focuses on the experience of income change using interview and diary methods to first identify change and then explore how it is experienced and managed, and how income change shapes coping strategies and practices. The main argument is that income change and insecurity are at the centre of how low-income households manage financially and cope in short periods of time. Further, that lived experience and income change are often overlooked in social security policy making but should be considered in order to better understand and address insecurity.

This chapter starts by summarising the key findings and then reflects on the implications for our understanding of how people with low incomes experience, manage and cope with income change. It then discusses the concepts of insecurity, poverty and agency in relation to the thesis findings before discussing policy implications. The final three sections reflect on the role of qualitative research for policy and on issues for future research, before concluding the thesis.

13.1 The research: methods and key findings

This is a longitudinal qualitative study, with data from interviews and diaries. Fifteen participants were interviewed at least once, nine were interviewed more than once and five provided income and expenditure data and sat monthly interviews for periods of up to five months. The sample criteria included three participant characteristics, that participants should: be claiming means-tested benefits (and therefore on a relatively low income and a member of a ‘household’ for benefit purposes); be of working age; and have good knowledge of their household finances. Data consisted of single interview and repeat interview transcripts and detailed income and expenditure data. Diary data was analysed using Microsoft excel to establish basic measures of variation and used to inform interview discussions and all semi structured interview transcripts were analysed thematically using framework methods in an iterative process, and case analysis was carried out to reveal complex experience over time.

A methodological contribution is made by bringing together qualitative interviews and income and expenditure diaries in a qualitatively driven way (Mason, 2006). This approach allows for a focus on the finances of participants within the context of their lives, with income changes being explained in regular interviews closer to when they happen and with a focus on how they were experienced.

The key findings are here set out under conceptual and thematic headings: income change; instability, inadequacy and constraint; practices of change; work and social security; and Universal Credit and income change. These findings will also be situated within relevant literature.

13.1.1 Income change

Chapters three and four set out the development and use of concepts of income change within theoretical and empirical literature. Poverty dynamics literature establishes change within policy debates by focusing on income change from one year to the next, and a much smaller body of income variation literature (particularly small in the UK) looks within the year at shorter term change (Jenkins, 2011; Hills et al., 2006; Morduch and Schneider, 2017). This thesis conceptualises income change by situating it in the lives of low-income participants as a short-term experience that shapes financial management and coping strategies. Income change is addressed throughout the empirical chapters but specifically in chapter six.

Chapter six draws out the meaning of ‘Income change’ by first identifying the prevalence of two types of change evidenced within empirical analysis of the interview data: self-identified income change; and recorded income variation. Self-Identified income change is change in income from one payment to the next and that is identified and interpreted by participants at the first interview, recorded income variation is change in income over time that was recorded during the research period, including diary data on the extent of difference between recorded income and the average for that period or a longer period. This shows a lot of income change both reported by participants in their first interviews (13 out of 15 participants reported current change) and recorded over time in their diaries (5 diarists recorded different patterns of change in research periods of up to five months) and this change shaped their experience and understanding of their finances and their lives.

Section 6.1 found that work income change was related to: circumstance change; self-employment; and changing work hours. Benefit income change related to; benefit responses to wage changes; benefit deductions; and benefit errors and reassessments. These experiences highlight the importance of: different sources of income; the interacting role of work, benefits and debt; and the importance of control over changing hours of work. They also show the interaction between wage change and Universal Credit, the unpredictability and instability of payments, and related income inadequacy causing hardship over time.

Several of these themes were observed in relation to income patterns over short periods of time in section 6.2. These include the interaction between: circumstances and income change; between pay periods; sources of income; and between wages and Universal Credit payments. In addition, the role of social security benefits in stabilising and destabilising income and the role of debt, previous financial commitments and bills, in the experience of income change.

These sections reflect the first stages of analysis that informed the direction of the study. Firstly, income change was identified as both an ongoing part of participants' financial lives, and as specific patterns over short periods of time. Secondly, the nature of this change was identified in order to be fully examined in chapters seven to eleven.

13.1.2 Instability, inadequacy, and constraint

The central theoretical grounding of this research is insecurity, conceptualised by the author as being made up of three elements: instability; inadequacy; and resulting constraint within people's lives. Insecurity has been defined in various ways in the literature (see chapter 3) and this thesis seeks to ground a conception of income insecurity in the experience of low-income households. Although inadequacy is commonly addressed within poverty literature, timing and stability receive less attention, along with the interactions between different sources of income (identified above). Timing, stability and adequacy are addressed throughout the empirical chapters but primarily in chapter seven.

Chapter seven looks at the role of income stability, the timing of income receipt and the interaction between different sources of income and finds these aspects to be of crucial importance to the experience of short-term income change. Participants' perceptions are central to this thesis and its theoretical contribution and further our understanding of how income change is experienced and managed. Participants said income stability involved elements of predictability, adequacy and time. Predictability meant being able to look ahead and know what their income would be and to be able to organise their finances, plan ahead and limit stress. Adequacy was closely associated with stability which was seen as adequacy over time or having enough and knowing there would be enough in future. Time was also crucial to perceptions of income stability with respondents looking forward and back in order to understand their income within context.

The timing and frequency of the receipt of income was found to play an important and defining role in the experience of income change, challenging the assumption that timing is not centrally important. In fact, pay periods and dates, whether income came monthly and whether income was paid in a lump sum, mattered to how income change was experienced and managed. Most participants (13 out of 15) received more than one source of income and the pay periods and dates of this income mattered to how income change was managed. Self-employed participants for example received a number of different payments in different periods which could be hard to manage alongside the monthly reporting of their income within Universal Credit.

Those with multiple sources of income had to manage interacting payment periods which meant changing payment timings throughout the year, as they interacted with calendar months. The timing and frequency of payments therefore meant planning ahead for some in the sample, in order to manage 'good weeks and bad weeks', and adverse interaction with Universal Credit's monthly assessment periods and the loss of money for others. Monthly payments could also cause budgeting difficulty and income inadequacy at the end of the month, especially for those not used to monthly budgeting. Lump sum payments were also related to time in that they usually represented a sum of money that could have been paid more evenly over time, when it was most needed. This meant lump sums would often be paying off debt incurred in these periods or was seen as a one-off solution to current financial situations, but with a lack of control over when it was received.

The number of sources of income received by respondents as well as how these interacted heavily influenced how income change was experienced and managed. This could mean over-reliance on a few sources of income or multiple, interacting sources. The relative stability and timing of different sources of income therefore had an impact on the experience of income change. In particular, respondents linked stability and adequacy through the timing and frequency of payments. Adequate income can become inadequate if it is unstable, for example not being paid when short-term need arises. Stability and adequacy were therefore heavily linked as the foundation of income security.

13.1.3 Practices of change

There is an established money management and lived experience literature concerned with the financial strategies of low-income households (see chapter 4) and this thesis further develops it by focusing on and therefore revealing practices of change. Practices of change are defined here as practices that address income and circumstance change, often by being changed themselves in flexible ways. Practices of change are identified that heavily influence the experience and management of income change in short periods in specific, practical ways. The thesis challenges assumptions that timing and change play a minor role in the experience and management of low income; in fact they are crucial to how people manage and cope. Chapters eight, nine and ten, show how, as well as experiencing change and insecurity, participants deploy practices of change to manage and cope in relatively short periods of time.

Firstly, chapter eight shows how time shapes money management practices with a complex picture of different sources of income and different payment frequencies interacting with long- and short-term money management strategies. Short-term needs were often met through short term income receipt which gave greater control and stability to participants managing low incomes. Moving to monthly payments under Universal Credit challenged this sense of stability for some. Thus, rather than being mere preferences, financial decisions are often grounded in experience and knowledge.

The time periods in which people receive their money has been identified as a significant factor in how they manage it, for example those who receive money weekly tend to also manage their money weekly (Hartfree, 2014). However, it is also important to look at the interacting dates of receipt and how payment patterns work within a household. For example, a household with a main monthly source of income could receive several other sources with payment dates that fall within that month, effectively meaning they have a weekly or two weekly payment pattern. Further, money management periods are not fixed (despite often being described as monthly or weekly), instead they usually involve a balance between longer and shorter-term strategies that respond to bill periods, cover short-term costs, and respond to change.

Financial management was relational as well as financial with bills being differentiated from shorter-term ‘living costs’ and the needs of children being the most common stated priority that could override other priorities. These general practices shaped financial organisation within households and their spending and moved beyond narrowly rational financial preferences to “family related considerations” (Daly and Kelly, 2015, p.1) or relational decisions. In line with insights from the ‘money within the household’ literature (Bennett and Sung, 2013), the division of money within the household and how it was spent was influenced by the nature of different streams of income, who they were paid to, and their monetary value. In addition, the timing of income receipt and expenditure was also central in the financial management of participants.

Secondly, chapter nine finds that complex strategies were adopted to address income instability and inadequacy, including cutting back spending despite needs, and increasing income where possible. Participants also expressed different levels of preparedness for unexpected expenses. Long-term saving was not considered possible by most participants, but versions of short-term and personalised flexible saving were practised for both specific and unexpected future expenditure. Borrowing occurred at the right time to smooth income in short periods from short-term credit providers, which included debt, and from family and friends, which included reciprocity and costs. While the literature tells us that budgeting on a low income is often short-term (Daly and Kelly, 2015), this research finds that this is accompanied by short-term saving (Morduch and Schneider, 2017) and borrowing in complex practices that address change. These practices of change were more complex than ‘rational economic preferences’ (Mead, 1991; Dunn, 2013) with the changing needs of other family members central to decision making.

Thirdly, chapter ten shows how time and change also shape relational strategies which include financial support and other forms of support when it is needed and sharing security over time. Relational strategies are well-documented in the money management and lived experience literature, but little attention is paid to the role of relational strategies in helping to cope with income change. Chapter ten shows how participants: share security with family members by relying on others to stabilise and increase income or smooth need through support; that these practices are often targeted at children; and are sometimes not available. It shows how organisational and charitable support smooths need and provides practical support and encouragement. Relational strategies are characterised by: sharing resources (including money) and covering costs; reciprocal support including related costs and imbalances; time and timing, when support is delivered, received and returned; and change, addressing changing income and needs and addressing both over time.

Together these three chapters set out complex practices of change adopted by participants in order to address income change and insecurity. These practices show how change and time are central to both how income is received and how income change and insecurity are addressed.

13.1.4 Work and social security

Work and social security were the most common sources of income change identified within the thesis and were experienced in complex and interacting ways; often they were drivers of income instability and inadequacy. There is increasing recent academic and policy focus on changes within the labour market and to the social security system and this thesis focuses on how these major drivers and their interaction are experienced by low-income households. Chapters six to 11 show how income instability and inadequacy are experienced and chapter 12 uses longitudinal case examples to focus on the resulting constraint in participants’ lives.

Work experiences included: changing employment conditions and allowances not being made for disability; changing jobs and family life; and precarious work and changing hours. Social security experiences included: self-employment and the minimum income floor; incorrect payments and pressure to work; and regular disability assessments. These experiences conflict with Patrick and Simpson's (2019) conception of dignity in relation to the social security system as, "…providing sufficient income, treating users with respect, and avoiding interventions or discourses that are disrespectful and dehumanising" (ibid, p.1). They also reassert the importance of the role of the social security system in both recognising and ensuring dignity.

Freedom and choice were also constrained by the instability and inadequacy of incomes as well as interacting circumstance change. This was often communicated by participants as a lack of control over working and claiming conditions and income receipt. This can be seen from a capabilities perspective as a restriction on their functionings (Sen, 1999; 1985) or what Wolff and De-Shalit (2007) refer to as "insecure functionings" in which, "…a certain achieved functioning is or becomes insecure" (ibid, p.68). This concept draws attention to the complex knock-on effect of changes in one part of a person's life, which can interact in complex ways with other parts. For example, changing hours and working conditions can impact on the stability and adequacy of income which can cause stress and anxiety. As Wolff and De-Shalit point out, this also relies on subjective interpretation and for example, "anxiety may or may not be in proportion to the 'objective' dimension of the risk" (ibid, p.68). The complex experience of participants in this thesis goes beyond the income or circumstance change itself to impact on their wider lives, diminishing freedom and choice.

The lack of control participants experienced within their work and as part of their social security benefit claims was also experienced by many alongside a sense of responsibility to maintain and increase their paid work and sustain their benefit claims. In addition, with a patchy safety net and periods of income instability and inadequacy designed into Universal Credit, participants felt increasingly responsible for smoothing income to need and need to income in these periods in order to 'get by'. This resonates with the concept of responsibilisation which originates in governmentality literature and refers to, "…strengthening citizens' abilities to self-governance through various techniques that include intertwined elements of surveillance and empowerment" (Raitakari et al., 2019, p.265).

Responsibilisation has been developed in relation to citizenship and justifications for the use of foodbanks but also specifically in relation to social security and work expectations (Garthwaite, 2016; Cain, 2016; Brown, 2016). In its broad finding that work and social security can drive insecurity, this thesis contributes to this emerging area of research. Within the research, participants were constrained by a lack of control but faced greater responsibility to manage their work and benefit claims and resulting income instability and inadequacy. This also divides those who have the resources to smooth income and need as it arises and those who do not, and this can change over time.

Cain (2016), looks at the experience of lone and low-paid mothers and their struggle to be both 'good parents' and fulfil "…neoliberal ideals of the private, self-sufficient family unit" (ibid, p.488). Cain also links this to Vosko's (2006) conception of "ideal workers" (ibid, p.73) whom she interprets as being, "…able to self-market and shift in entrepreneurial fashion between various skilled tasks, and crucially have no caring or other responsibilities or geographical ties" (Cain, 2016, p.498). These ideals highlight some of the dilemmas facing participants in this research and which have important policy significance. As well as 'ideal workers' participants were expected to be ideal claimants. This meant being in work with stable monthly wages, one off-income and circumstance changes and crucially the ability to ensure their own income security when needed in short periods of time.

13.1.5 Universal Credit and income change

This thesis is also very much concerned with how social security policy responds and could respond to income change over time. Its insight comes from its in-depth focus on the complex experience of a small sample of low-income households over short periods, but also its focus on income change. There is a developing policy literature on Universal Credit, but few studies focus on how it interacts with and drives income instability.

Universal Credit is a central concern here and is addressed elsewhere but primarily in chapter 11. Chapter 11 focuses on the role of Universal Credit in participants' lives and finds Universal Credit can itself exacerbate income insecurity through unstable and inadequate income provision. Its administration, including bad communication and errors can lead to income instability and inadequacy and related stress and distrust that payments will be timely and accurate. Specific design features such as monthly assessment and deductions, challenge the adequacy and stability of payments, creating income insecurity by design. The interaction between work and benefits creates a process of volatility and does not work well for those with changing work conditions, hours and wages.

Income change and insecurity are important policy concerns that do not receive adequate attention. This thesis addresses this by focusing on the experience of income change over short time periods and how social security benefits, in particular Universal Credit, respond to this. As the policy implications section sets out, this thesis calls for the principle of security to be a central consideration of future policy.

13.2 Theory and concepts

This research has shown that the three aspects of experience, management and coping cannot be easily separated and must be considered interacting aspects of people's lives: in this case how they experience, manage and cope with income change and insecurity. For example, financial management cannot be easily separated from how participants manage their lives and how they cope, as it often is by rational economic theories and within the social security system.

The primary contribution of the thesis is to the concept of insecurity as it relates to low-income households. Insecurity, for low-income households, is rooted in income instability and inadequacy and the constraints that these place on their lives. This is evidenced by a review of the literature and the empirical chapters of this thesis which focus on the experience of a sample of low-income households. The thesis also develops the concepts of poverty and agency, by situating income change within the lives of those in poverty, exercising agency. This section will discuss the contribution of the thesis to the concepts of insecurity, poverty and agency.

13.2.1 Insecurity

The concept of insecurity has been developed by situating it in the lives of working-age low-income households. Throughout the thesis, the author has established a three-part conceptualisation of instability, inadequacy, and constraint, informed by a review of a diverse literature and empirical insights from this thesis.

Firstly, at its heart, is the underexplored aspect of income instability, which is informed by the focus on income change and the subjective interpretations of participants about what income stability and instability mean in their lives. Income stability is defined through participant perceptions as consisting of elements of predictability, adequacy and time: the ability to plan ahead and predict income; maintain adequate income over time; and the importance of looking forward and back to understand the present. Rather than an objective fact always based on numbers, income instability was a sense understood in relation to time. *This sense of instability (as well as the instability of income recorded within the thesis), along with inadequacy over time is also part of the theoretical foundation of income insecurity at the heart of this research.*

The timing and frequency of income receipt was also revealed as an important and overlooked factor. When a source of income was received and how frequently, could interact with other sources of income and calendar dates to create different patterns of income receipt. This mattered to how finances were managed and how participants coped in short periods. For example, the monthly payment periods of major sources of income could leave participants short of money towards the end of a monthly period, and those on the lowest incomes expressed a preference for less frequent payments. Large lump sum payments were also an example of the importance of income being received in the period it was needed. While often a welcome financial boost, lump sums could also represent a previous period of income inadequacy for those on the lowest incomes.

The number and type of income source received, as well as interactions between sources was also important. Those with the fewest sources, including those with one source of income, relied heavily on the stability and adequacy of these sources. This meant feelings of a lack of control and hardship when income stopped or changed. Those with three or more sources of income relied on the interaction between the stability of different sources, for example having other stable sources of income was beneficial when one income source changed. Major sources of income could also interact, such as work income and Universal Credit, and destabilise overall finances. This mattered most for those on the lowest incomes.

This leads to the second crucial aspect, inadequacy or inadequacy over time. Although of secondary focus to instability within this thesis, inadequacy gives meaning to the concept of insecurity by paying particular attention to the experience of those on the lowest income in the short periods in which they live their lives. As previously discussed, the income of low-income households is often understood in static and aggregate ways, for example looking at yearly or monthly income to assess need without an understanding of how income is received, how it changes and what this means in short periods. For example, periods of income inadequacy can come in spells towards the end of monthly periods or following a change in income. It is therefore important to consider the dynamics of inadequacy over time.

Finally, the concept of constraint has been conceptualised as a subjective impact on each participant's life, often involving a lack of freedom, choice or dignity. Amongst participants, unstable and inadequate income interacted with their circumstances, needs and experiences to restrict their lives in notable ways. It was common for participants to report a lack of control over their income and their situations. Benefit reassessment, under employment and cycles of debt also complicated responses. For those in hardship, their lives were complex, with interacting factors such as disability and family support but the stability and adequacy over time of their income was crucial to their experience and its constraints.

13.2.2 Poverty and agency

Poverty and agency are both contested concepts that underpin this thesis in specific ways. Primarily, the empirical findings confirm poverty as a complex, dynamic and relational lived experience, and agency as more than rational economic preferences with important social, relational and policy contexts. Further, they identify short-term poverty dynamics and short-term practices of change as forms of agency or ‘getting by’ on a low and fluctuating income over time.

This thesis seeks to explain the meaning of short-term income change within the lives of a small number of low-income households. Poverty is a dynamic experience that is influenced by time and change. Knowing that a household has a yearly income close to or beneath the income poverty line is an important indicator of their situation, but it can mask the experience of income change within the year. By looking at the experience of short-term income change, this thesis shows that spikes and dips in income can shape experience. Therefore, rather than just being about the adequacy of yearly or even monthly income, poverty is experienced in periods of weeks and often days, where income goes up and down. The findings of this thesis therefore confirm the dynamic nature of poverty and develop our understanding by examining the experience of short-term income change that underpins it.

A focus on management and coping also involves a consideration of the agency of individuals in low-income households. The practices and strategies outlined, particularly in chapters eight, nine and ten, are shown to be heavily influenced by income and circumstance change but also constrained by structural factors. Lister’s (2004) conception of ‘getting by’ as a form of agency is most useful in understanding the actions of participants. These findings also challenge ‘rational economic’ theories of agency that seek to understand the lives of low-income households in merely economic or financial terms. As Zelizer (2017) points out, money has social meaning and its management is not merely transactional but situated in social and relational contexts. Daly and Kelly (2015) also refer to “family related considerations” (ibid, p.1) and argue that the receipt, management and use of money can be understood as a form of communication that has much wider significance than the transaction being referenced. While this thesis has a clear financial focus, it seeks to develop an in-depth understanding of people’s lives that is often focused on their finances, but which goes beyond money to social and relational contexts.

Within these contexts, participants adopted practices of change that were rooted in their relationships. As well as focusing on the experience of income change, the way in which participants managed and coped with this change was crucial.

Interacting financial and relational strategies are identified and discussed in chapters eight, nine and ten that can be described as practices of change.

Running through these practices of change was an awareness of short-term income change, but also of ways of ‘getting by’ (Lister, 2004, p.130) that also involved change. These included flexible, short term budgeting, saving, and borrowing that focused on needs as they arose, as well as systems of relational support that could smooth income and meet need. This relational support was the preferred solution to inadequate and unstable income for most and for some had the advantage of being provided on the basis of an acute understanding (on behalf of the family member or friend) of their needs. These findings therefore also develop Daly and Kelly’s (2015) conception of “family-related considerations” (ibid, p.1) by establishing the relational nature of practices of change which involve a consideration of the changing income and circumstances of the giver and receiver of support. This meant, in some cases, loans from family could be waived in times of greatest need, for others family relationships and a sense of reciprocity complicated their support systems. Friends, organisations or communities filled this space but often to a lesser degree. There were also those without the support they needed, when they needed it.

The thesis findings also show a lack of control in different areas of participants’ finances and lives, in particular within their workplaces and in their interaction with the social security system. We have seen that the timing and pay periods of income matters, alongside the interaction of different sources of income. These aspects of participants’ financial lives were rarely under their control and could have damaging consequences such as a mismatch between periods of income receipt and financial management, and related periods of income inadequacy and instability. In relationships too, control over how and when to support people was often taken by friends, family and organisations and exercised in different ways. This could be flexible, compassionate and based on need, but could also involve guilt and unreasonable reciprocal expectations as well as needs being met on the basis of what was available rather than what was needed.

These experiences complicate straightforward ‘rational economic’ conceptions of agency. As Wright (2016) has argued, the ‘dominant deficit model’ of the ‘active welfare subject’ (ibid, p.236) does not fully take into account the lack of control benefit claimants experience. As shown throughout this analysis, the participants faced a lack of control over income and circumstance change and their agency was constrained by other factors such as disability and debt. However, they possessed the capacity for "reflection and action" (ibid, p.249) and made constrained choices and acted in order to get by.

13.3 Policy implications

A contribution is also made to policy literature and debate which generally under-plays the importance of timing and change (as set out in chapter 2) and claimant experience when considering the design and delivery of social security, specifically Universal Credit. Chapter eleven shows how the operation of Universal Credit responds to and creates income change over time, and how its design features can be understood as insecurity by design. Elements of its design and delivery, including errors, deductions and monthly pay and assessment can make income unstable and inadequate.

The central focus of the thesis has direct relevance to social security policy and Universal Credit in particular. This section will directly address question 3b, regarding how the social security system could respond better to income change and insecurity. It will do this by discussing policy implications in both specific and broader terms.

13.3.1 Specific implications

There are specific policy implications of this research that identify ways in which Universal Credit could better address income instability and inadequacy.

Firstly, this thesis has shown that there should be a renewed focus on the stability and adequacy of income over time for those who access social security benefits. For participants within this research, the initial wait for their first payment represents insecurity by design, by imposing a period of inadequate income. The option of an advance payment or loan also taken from future payments, addresses current income inadequacy at the expense of the stability and adequacy of future payments. A grant such as suggested by the money advice charity Step Change in their report, "hardship now or hardship later" (JItendra et al., 2019) would better address short and long term security for new claimants by providing a quick initial payment that does not reduce future payments.

Secondly, this thesis provides evidence of a complex mix of long and short-term financial management strategies when households are faced with income change in short periods. Monthly payments work for some but will continue to be a challenge for others. Particular challenges are faced by those who rely on Universal Credit as their only form of income, and those who are managing the lowest incomes and face unexpected expenses and changing needs. More flexible payment periods, such as the option of two-weekly payments that exists in Scotland[37] may address this.

Thirdly, the fixed and arbitrary nature of monthly assessment periods can be seen in the experience of participants, in particular those who missed out on Universal Credit income because of the dates on which they were paid and how this corresponded with their monthly assessment period dates. This has been raised by the Child Poverty Action Group as a form of 'rough justice' and the findings of this thesis broadly support its recommendations to change assessment period dates for those most affected (Tucker and Norris, 2018, p.19). Assessment periods should be adapted to fit better with individual work patterns, at least to avoid the most arbitrary and penalising cases where two or more payment periods are counted as a month's income.

Finally, in a labour market where temporary work and hours are common, Universal Credit can create income volatility. However if income from Universal Credit was guaranteed for a longer period (three, six, nine or 12 months) such as suggested by the House of Lords Economic Affairs Committee (HOL, 2020), month to month volatility could be avoided. Instead, this would allow breathing space in which claimants could increase and decrease their hours and not face further change the next month.

13.3.2 Broad implications

There are also broader policy implications of this research that call for security to be re-established as a key principle of social security, along with flexible support and effective communication.

Firstly, the support available to some participants from their families but not available to others provides an example of how the social security system could

[37] https://www.gov.scot/policies/social-security/universal-credit

work better. Within the empirical findings of this research were examples of financial and non-financial support from family members who had an understanding of need and could respond to change as it happened. Money could be paid back over time as well as future need being addressed as it arose. The flexibility of this support underpinned by a relational understanding could provide lessons for building trust between work coaches and claimants and giving them the ability to exercise generous discretion on the basis of personal circumstances.

Secondly, the work-first approach of successive governments, more regular and stringent ‘work capability’ reassessments, and the reduction in the monetary value of support for those with a disability or long-term health condition has exacerbated insecurity. For those with progressive and incurable illnesses, regular reassessments create insecurity by design, by damaging the income stability and adequacy of payments as well as imposing hardship and further stress. There is a need to better understand what people are capable of, to listen to them and to provide financial security and support. A central aim of the social security system should be to provide security for those who cannot work or can only do limited work.

Finally, Universal Credit’s ‘digital by default’ approach has meant a more administratively simple system for some, but difficulties for others. It is also based on the assumption that text-based computer contact is the best way to deal with most queries when there is evidence that face to face or telephone contact can be preferable for certain problem solving or urgent tasks. A computer cannot replace all human roles, however administratively efficient that might be, and well-resourced telephone and face to face communication must be retained and developed alongside it. As argued by Summers and Young (2020), administrative simplicity does not always mean claimant simplicity.

These specific and broad policy implications identify several policy levers available to the government that could address the income instability and inadequacy identified within this thesis. These findings support several recommendations made by a wide body of policy research and call for the principle of security to underpin future changes and developments within the social security system and specifically to Universal Credit.

13.4 Qualitative policy research

During the research, it has become apparent that qualitative research could play a more central role in informing social security policy making. The voices and experiences of claimants are often missing, as well as a developed understanding of the complexity of a system that involves human claimants. This arguably leads to top-down policy making, an administrative focus and policy failures. Subjective experiences are complex and contradictory but only by understanding them can certain policy flaws be identified or avoided. Qualitative policy research also allows for a fuller understanding of how policy works and what options there are for change. In-depth qualitative enquiry acknowledges human complexity and seeks to understand it in order to inform policy. Policy that acknowledges complexity rather than moving it out of sight has more chance of being able to address human need.

This thesis adds weight to a number of other recent studies that seek to enhance the role of qualitative policy research because of the part it can play in providing evidence of the 'lived experience' of policy (Welfare Conditionality Project, 2018; Wood et al., 2020; Robertson et al., 2020; Patrick and Simpson, 2020). This research uncovers several examples of how including this lived experience evidence in policy design and delivery could improve policy. A number of assumptions are made in social security policy about the experience and agency of means-tested benefit claimants, for example that complex, socially and culturally situated lives can be understood in purely monetary terms; and that claimants' finances are relatively static. The qualitative approach and findings of this research challenge these assumptions.

There is a strong case for mixed methods or methodological diversity to contextualise the subjective position of participants' voices but arguably there is also a lack of rigorous in-depth qualitative evidence used in social security policy decisions (Ingold and Monaghan, 2016). Good quality, qualitative research is difficult, time consuming and complex but it is essential to a full understanding of people's experiences and actions in relation to income change, and within wider constraints of work and social security. Lived experience matters to a fuller understanding of how policy is experienced and managed and how people cope over time. The complexity of human experience and agency does not go away just because it is simplified within an academic model or administrative process; such complexity must be recorded, analysed and understood to fill the gaps these approaches leave and to better understand people's lives and how policy can improve them.

13.5 Future research

There are several areas of future research that would develop this thesis. Firstly, the study itself could be expanded to focus on alternative perspectives and methods to further triangulate its approach. This could include interviews with other members of households to get another perspective on the internal working of the household but also another point of reference for the accounts of participants. It could also include interviews with Department for Work and Pensions staff or welfare rights advisers to give another perspective on policy and on how income change is experienced and managed by claimants. It could also make use of secondary data to look at the bigger picture of short-term income change and address the questions of whether and how income changes in the wider population. These three additions would address some of the limitations of the research (set out in chapter 5) and further develop the income change and insecurity literature.

Secondly, there are other directions the research could take as the extent of the economic impact of the coronavirus pandemic becomes clear. This thesis shows how long and short-term financial and relational strategies are changed over time in response to income change: short-term budgeting; saving and spending; as well as cutting back and going without. The coronavirus pandemic is already creating increased job insecurity and unemployment and the way in which the social security system manages changes in income and circumstances will be crucial. Although this thesis provides useful insights, there is the need for a broader understanding of short-term income and insecurity within the wider population.

Finally, there is a need to look specifically at the experience of certain groups. The diverse but small sample of this research identified the experience of unstable and inadequate income by those who were self-employed, those with disabilities and those in precarious work. These groups could be the focus of a future study, for example the position of self-employed ‘gig economy’ workers and how the social security system can develop to provide flexible security over time. There is also the possibility of developing the role of income and expenditure diaries within a focussed qualitative study or as part of a bigger ‘financial diary’ approach. The role of income and expenditure diaries in research with low-income households could also be further examined.

14. Conclusion

This thesis has shown that income change and insecurity are central to the experience of low-income households. Financial management and relational coping strategies are both characterised by a need to address income and circumstance change and related inadequacy in short periods. These practices of change provide important insights into how income change and insecurity can be better understood and addressed through policy.

There is a common assumption that low incomes are mostly static, and that change happens as a temporary and manageable disruption before a regular income pattern resumes. However, there is a growing body of evidence, to which this thesis contributes, that low income changes within the year, in ways that are difficult to manage. In fact, income change driven by work and social security benefits and their interaction, alongside circumstance change, is central to the experience of low-income households. Rather than merely income level at one point in time, income stability and adequacy over time are vital to their finances. Rather than just income receipt, the timing and frequency of that receipt and the number and mix of sources (and their relative stability) are vital to how income change is experienced. Rather than simply monthly or weekly budgeters, households employ long and short-term strategies that respond to changing need and changing income.

When income is low and changing, short-term budgeting, saving and borrowing are adopted to meet specific and unexpected expenditure as it arises over time. Relational and familial networks smooth income and need by sharing resources and covering costs, often targeted at children, but this is subject to issues of availability, reciprocity and timing. Work and social security claims can address insecurity but also bring about a lack of control and dignity. Universal Credit in particular can exacerbate income instability and inadequacy by design; interacting with work income to heighten insecurity.

The insecurity and practices of change identified here, provide insights for policy and seek to establish the experience of short-term change within future social security debates. Only by addressing income instability and inadequacy over time and related constraints on the lives of low-income households can security be re-established as the central principle of social security provision.

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Appendices

Appendix A: Interview guide

<u>Initial interview</u>

Introduction

Discuss project and options for participation.

Talk through information sheet and read consent form with participant before asking them to complete and sign it (including permission to record).

Any questions?

1. Background information and circumstances

Personal details: Age/age bracket? Relationship status? Ethnic group?

Household: Who are you living with/relationship/age?

Employment: Are you working at the moment? Usual hours per week? Do they change? How long have you been doing this work?

Ask about partners' work

Benefits: Claimed by you/other household members? Roughly how long have you claimed each?

Other income: Do you receive any other income not from employment or benefits? What is it?

Housing: Do you own/rent your house? How long have you lived here?

Health: Do you have a disability or long-term health condition? What about others in your household? How long have you had them?

Debt: Do you have any debt or financial commitments such as credit cards?

Savings: Have you got any savings?

2.Income, expenditure and circumstance change

Current income: Can I ask you to fill in this income sheet (explain)

For each entry: How often do you receive this income? Is the timing of receipt predictable? Is the amount you receive about the same each time or different?

Income stability: Overall, would you say your income is generally stable from week to week or month to month or does it change in ways that are hard to predict?

If some income is more stable than others can you think why? Are some weeks/months less stable than others?

Are you happy with when your income comes in or would you prefer more or less frequent income?

What is more important stability or level of income? What do you mean by stability?

Current expenditure: Can I ask you to fill in this finance map (explain)

Prompts: Housing costs, rent, mortgage, council tax, gas, electricity, water, food, healthcare, childcare. work costs, credit cards, other debt

Housing: How much is your rent/mortgage? Is that weekly/monthly/other? Have you ever been in arrears? **No:** move on. **Yes:** Can you tell me more about what you did? (prompts: borrow money, cut back)

Other housing costs and bills (council tax, gas, electricity, water): How much, how often do you pay it? how do you pay? (direct debit etc.), Does it vary? Do you have any arrears? **If not** move on **If so**, how much? when do they date from?

Food (How much do you spend every week on food? Do you do a 'weekly shop' or buy things when you need them? Do you ever cut back on food? **No**: move on. **Yes**: what happened? What did you do?)

Other regular costs (prompts: health, prescriptions or medication, childcare, credit cards, other debts) How much? Regularity and method of payment? Paid by whom? How predictable are these costs?

Other debts: Are you/member of household paying off any other debts? How much? Regularity and method of payment? Paid by whom? How predictable? If you have experienced debt, how does it influence the decisions you make?

Circumstance change: Can I ask you to fill in this timeline (explain)

Prompts: Loss of a job, benefits being stopped, people moving in/out

Can you talk a bit more about each change you have mentioned?

On your timeline, can you link the changes in your life to changes in income and expenditure?

3. Managing and coping (cut down if answered above)

How do you cope with and manage your income when it changes? (prompts: cutting back, prioritising, increasing income, going without, foodbank)

Borrowing: Do you ever borrow money? If so from whom? Regularity? Relationship? Are there any positives and negatives of borrowing money?

Support: Do you receive any non-monetary support from anyone? (Prompts: childcare, food, transport, knowledge) If from whom? Regularity? Relationship? Are there any positives and negatives of receiving this support?

Does this borrowing and support help get through periods of low-income or high expenditure?

Do you support or lend money to those who provide you with money or support?

Organisation (for households of more than one person): Do you consider yourself to be the household financial manager? Why?

Do you have a way of deciding who contributes what and when?

Does all your income go into the same bank account?

Do you pay your bills with money from the same bank account?

4. Work and benefits (cut down if answered above)

Work: Do you feel in control of what you are doing in work?

How important is the stability of your work income?

Does it help or hinder you in other areas of your life?

Which do you think is more important – the amount of pay you get or getting a stable amount that does not change?

Benefits: How well does UC/legacy benefit respond to changes in your income and circumstances?

UC is paid to one person or into a joint bank account each month, is this ok for you?

Do you think it would be better splitting the money or being paid more frequently for example?

If you don't yet claim Universal Credit, what do you know about it?

5. Final questions

Advice to others: What advice would you give to others trying to manage changes in their income, expenditure and circumstances?

Advice to policy makers: What advice would you give to policy makers trying to make the benefit system better able to help people experiencing this change?

Have you got anything further you would like to add?

Conclusions

Ask to fill in diaries (**explain process and alternatives**), book in next meeting, and check whether there are any questions (**reminder of contact details**).

Give incentive and thanks.

Follow up and final Interviews

The initial interview guide was adapted and personalised to follow up on existing and new themes raised by participants and to reflect on their diaries. Final interviews included a detailed discussion of diary data for the participants' whole research period.

Appendix B: Interview materials

Income sheet

Work income	Net pay	Paid to	Latest pay date
Benefits/Tax Credits	**Amount received**	**Paid to**	**Latest payment date**
Other Income	**Amount received**	**Paid to**	**Latest payment date**

Finance map

Please use these headings to list your outgoings and how regular they are.

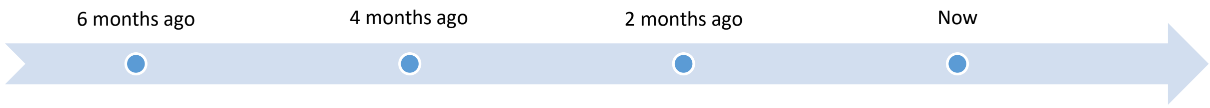
Housing costs	Other housing costs	Other regular costs	Paying off debts	New savings

Timeline

Please use this timeline to write down any circumstance changes you have experienced in the last six months. Please use a line or an arrow to show what was happening with your income and outgoings.

Coping with change: timeline

Circumstances



Income

Outgoings

Appendix C: Research consent form

Research Consent Form

Income and Expenditure: doctoral project at University of Bath

I confirm that I have been informed about the project and that I have had the opportunity to ask questions.	
I understand that my participation is voluntary and that I may stop participating at any time without giving a reason.	
I understand that the information I provide will be kept anonymously and stored in the University archive.	
I understand that any information that might potentially identify me will not be used in the doctoral thesis or in published material.	
I agree to take part in the above study.	

Name: ....

Address: ....

....

....

....

Telephone Number: ....

Email Address: ....

Please sign below if you are happy to take part in this research and give permission for interview audio recording:

Date: ....

Signature: ....

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Appendix D: Information for participants

Information sheet

About the study

The study is about how often and why people's income and spending changes, and what they do to manage that. I want to find out what happens to benefits when other income changes, or costs rise. For example, does Universal Credit help manage unexpected changes in income, or does it make life more difficult?

You will receive up to £40 in high street vouchers as a thank you for taking part.

About me

I am David Young, a postgraduate student researcher from the University of Bath.

What will it involve?

- **Initial interview:** we will set a convenient date and time for an initial interview at your home or in a convenient place for you. This interview will ask you about your experience of change (including change to your income, expenditure and circumstances) and will last around an hour.
- **Weekly diaries:** You will be asked to fill in optional weekly income and expenditure diaries between interviews.
- **Follow up Interviews:** further interviews will be arranged after month one, two and three for you to reflect on any changes, to clarify details and to fill in any gaps. These interviews will last up to an hour but may be shorter.
- **A final interview:** all of your diaries will be collected and your diary data analysed and we will discuss the findings in this interview, to clarify details and fill in any gaps.

Your information The information you provide will be handled with care and your personal details will remain anonymous throughout the research process. Your anonymised information will be analysed as part of this research project and will be shared in the final write up and presentation of results. You will also be asked during the interview whether you would like a copy of any written outputs and these can be sent to you.

Your experiences will be written up at the end of this research project, but we will not include your name or anything that identifies you.

For further details or questions about the study please contact me:
d.h.j.young@bath.ac.uk

Appendix E: Income and expenditure diary

Income, Expenditure and Circumstance Diary

Start date	Monday DD/MM/YY
End date	Sunday DD/MM/YY

Participant first name or pseudonym	
Participant Number	

Thank you for agreeing to take part in this research on income, expenditure and circumstance change.

These diaries are an important part of the research process and a chance to use your experience to influence future social security policy.

The personal details you provide us with will remain confidential throughout this study and you will not be identifiable in any future write up. We will not share your details with any other organisation.

As a thank you for taking part, you will receive gift vouchers that can be used in high street shops.

Please fill in the following diary and include

* **Income:** all money that you and your family receive in a week (Monday to Sunday) from outside the family

* **Expenditure:** all money that you and your family spend in a week (Monday to Sunday), including big purchases

* **Circumstance Change:** details of any changes within a week (Monday to Sunday), including big life changes

When you have completed the diary, please keep it, ready for me to collect on the agreed dates.

If you need any help filling in the diary, please text or ring me on 07907205189 or email me at d.h.j.young@bath.ac.uk and we can arrange a telephone conversation or visit.

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Section A: Income

Please record all income received by you or a member of your household, starting on Monday and ending on Sunday.

1. Earnings

Did you or any member of your household work **this week?**

No: go to question 2

Yes: please write in details below:

Job 1	
Paid to	Example: Me
Pay date (When received in bank or in hand)	Example: 04/08/17
Net Pay (After tax and deductions)	Example: £116

Job 2	
Paid to	Example: partner, husband, daughter
Pay date (When received in bank or in hand)	
Net Pay (After tax and deductions)	

Job 3	
Paid to	
Pay date (When received in bank or in hand)	
Net Pay (After tax and deductions)	

Job 4	
Paid to	
Pay date (When received in bank or in hand)	
Net Pay (After tax and deductions)	

Job 5	
Paid to	
Pay date (When received in bank or in hand)	
Net Pay (After tax and deductions)	

Section A: Income

2. Social Security Benefits and Tax Credits

Did you or any member of your household receive any benefit or tax credit income this week?

No: go to question 3

Yes: please write in details below:

Benefits/Tax Credits	Payment Date	Amount Received
Working Tax Credit	Example: 04/08/17	Example: £63
Child Tax Credit		
Child Benefit		
Housing Benefit		
PIP/DLA		
ESA		
JSA		
Income Support		
Universal Credit		

Section A: Income

3. Other Income

Did you or any member of your household receive any other income this week?

Examples: education or training grants, child support, odd Jobs, sale of personal items etc., rent/lodging, loans, gifts

No: go to section B

Yes: please write in details below:

Income	Date Received	Amount Received
Example: Money from a friend	Example: 04/08/17	Example: £20

Tell us about any other non-monetary help such as gifts from friends and family, foodbank use or help with childcare that boosts your income or helps you manage:

Example: a family member looked after my child while I was at work.

Section B: Expenditure

Please record all expenditure or money spent by you or a member of your household, starting on Monday and ending on Sunday.

Estimated total spending this week

£..................

4. Bills

Did you or any member of your household pay any bills this week?

For example- gas, electricity, water, council tax, telephone/Internet, mobile phone, TV licence

No: go to question 5

Yes: please write in details below:

Bill Type	Payment Date and Method	Amount Paid
Electricity	Example: 04/08/17 Cash at the shop	Example: £15
Gas		
Water		
Council Tax		

Section B: Expenditure

5. Other Spending

What else did you or any member of your household spend this week?

For example- childcare costs, petrol, presents, entertainment, clothes, cigarettes, food and drink, travel (bus/ train fares), emergencies, prescriptions/ health costs.

We are particularly interested in any high cost items or items that you or a member of your household did not expect to have to buy.

Item (see examples above)	Date Spent	Amount
Health costs/prescriptions	Example: 04/08/17	Example: £20
Childcare costs		
Petrol		
Entertainment		
Clothes		
Food and Drink		
Other (please state)		

Section B: Expenditure

6. Debt

Did you or any member of your household pay any debts this week?

For example- rent arrears, mortgage arrears, council tax arrears, fines, bank debts, utility debts, personal loan repayments, benefit overpayments

No: go to section C

Yes: please write in details below:

Debt	Payment Date and Method	Amount
Benefit Overpayment	Example: 04/08/17	Example: £63
Council Tax Arrears		
Fines		
Bank Debts		
Utility Debts		
Rent/mortgage Arrears		
Other (Please state)		

Section C: Circumstances

Please record all changes to your circumstances or your household's circumstances (including big events), starting on Monday and ending on Sunday.

7. Work/working Hours

Did you or any member of your household work this week?

No: go to question 8

Yes: please write in details below:

How many hours did you work?	
How many hours did your partner work?	
Did anybody increase or decrease their working hours? By how much?	
Did anybody gain or lose a job?	

Section C: Circumstances

8. Other Changes in your Circumstances

Did anything else change this week?

For example- loss of job, rent increase, separation, health issue, child being born, child leaving home, elderly relatives moving in, changes to support or care given by relatives/friends, change to availability of free food, transport or essential items provided by others

No: thank you for filling in the diary, please add any comments or further details in the notes section at the end.

Yes: please write in details below:

Date of Change	Change
Example: 04/08/17	Example: loss of job

Thank you for agreeing to take part in this research on income, expenditure and circumstance change.

These diaries are an important part of the research process and a chance to use your experience to influence future social security policy.

The personal details you provide us with will remain confidential throughout this study and you will not be identifiable in any future write up. We will not share your details with any other organisation.

As a thank you for taking part, you will receive gift vouchers that can be used in high street shops.

Please fill in the following diary and include

* **Income:** all money that you and your family receive in a week (Monday to Sunday) from outside the family

* **Expenditure:** all money that you and your family spend in a week (Monday to Sunday), including big purchases

* **Circumstance Change:** details of any changes within a week (Monday to Sunday), including big life changes

When you have completed the diary, please keep it, ready for me to collect on the agreed dates.

If you need any help filling in the diary, please text or ring me on 07907205189 or email me at d.h.j.young@bath.ac.uk and we can arrange a telephone conversation or visit.

UNIVERSITY OF BATH

Appendix F: Information for organisations

This information was personalised and communicated through email, telephone calls and in person.

UNIVERSITY OF BATH

Information for organisations

About me

My name is David and I'm doing a PhD at the University of Bath and I want to talk to you about my research and how you might be able to help

My research

My research looks at how people claiming means-tested benefits understand and manage change; particularly income and expenditure change and related changes in people's lives like moving in and out of work. It will involve interviews and asking people to fill in weekly income and expenditure diaries.

Why I think the research is important

I think it has policy relevance. There is huge change going on in the benefit system (something you'll know a lot about) and also in people's incomes and lives and I think knowing more about how people experience and manage change will be important.

I also hope that the research will be valuable to people and a way in which their experience can contribute to policy debate and potentially influence policy. I think the voices and experiences of people at the end of the policy process are often missing and that without those voices and experiences it's hard to get policy right.

How you might be able to help

By talking to your clients who receive means-tested benefits about the research and either giving them a flyer or taking their contact details and passing them on to me. Please speak to me in person or email me if you want further explanation of the research, or if you want to talk more about related issues.

For further information about the research or to speak further, please email: **d.h.j.young@bath.ac.uk**

Appendix G: Participant flyer

Do you receive a means-tested benefit such as Universal Credit or Tax Credits?

We want to hear about your experiences

Research on managing change

I am a postgraduate student researcher from the University of Bath. I am interested in how often and why people's income and spending changes, and what they do to manage that. I want to find out what happens to benefits when other income changes, or costs rise. For example, does Universal Credit help manage unexpected changes in income, or does it make life more difficult?

Taking part

If you are claiming Universal Credit or other means-tested benefits such as Housing Benefit, JSA, ESA or Tax Credits and you would like to take part, please leave your contact details with the person who gave you this leaflet or send them to me (David) by ringing or texting **0**[redacted], or emailing d.h.j.young@bath.ac.uk and I will contact you with more information.

<u>All meetings will be confidential and all the information you provide will be treated in confidence. Your personal information will not be shared with other organisations.</u>

You will receive up to £40 in high street vouchers as a thank you for taking part

Appendix H: Coding frame

1. Background

1.1. Characteristics and circumstances

1.1.1 Age

1.1.2 Relationship status

1.1.3 Ethnic group

1.1.4 Household

1.1.5 Employment

1.1.6 Benefits

1.1.7 Other income

1.1.8 Housing

1.1.9 Health

1.1.10 Debt

1.1.11 Savings

2. Income

2.1. All income

2.1.1 Income adequacy

2.1.2 Income frequency

2.1.3 Income source

2.1.4 Income stability

2.2. Work income

2.2.1 Amount change

2.2.2 Frequency change

2.2.3 Stability

2.3. Benefit income

2.3.1 Amount change

2.3.2 Frequency change

2.3.3 Stability

2.4. Other income

2.4.1 Amount change

2.4.2 Frequency change

2.4.3 Stability

3. Expenditure

3.1. All expenditure

3.1.1 Amount change

3.1.2 Frequency change

6.3.5 Personal Independence Payment

7. Managing and Coping

7.1. Financial strategies

7.1.1 Budgeting

7.1.2 Borrowing

7.1.3 Saving

7.2. Relational strategies

7.2.1 Organisational or charitable support

7.2.2 Family and friends

7.2.3 Non-monetary support

7.2.4 Lack of support

7.2.5 Advice to others

7.3. Other strategies

8. Policy

8.1 Advice to policy makers

Appendix I: Ethics form

EIRA PG

Ethical approval form for

MRES - PG TAUGHT & PGR STUDENTS

Department of Social and Policy Sciences

2016-2017

STUDENT AND PROJECT DETAILS

1. Name(s) of researcher(s): David Young

2. Degree: PhD

3. Title of your research project: How low-income families understand and manage income variability and change

4. Type of research PhD thesis

5. Supervisor/s Professor Jane Millar and Dr Susan Harkness

Checklist (Please tick as appropriate)		Not applicable
Issue	Noted	Not applica-ble
A justification for the research	✓	
Avoidance of deception, presentation of purpose of study	✓	
Arrangements for debriefing, including access to support	✓	
Obtaining consent, including right to withdraw	✓	
Avoidance of distress or threats to self-esteem	✓	
Privacy and confidentiality	✓	
Special circumstances (e.g. respondents who cannot give consent, children under 16, unusual issues around pri-vacy)	✓	
Additional general ethical issues	✓	

DECLARATION

Student name (please print): DAVID YOUNG

E-mail address: d.h.j.young@bath.ac.uk **Tel:** ***********

Programme: PhD (Social Policy)

Department of Social & Policy Sciences

I hereby confirm that this document represents an accurate record of my proposed research.

Student's signature: **Date: 15/3/2017**

[redacted]

STAFF MEMBERS TO COMPLETE

You must show your supervisor your completed ethics form and obtain their agreement (evidenced through their signature below) that your proposal is of an appropriate academic standard to be forwarded to the DREO. Once your supervisor has signed off the ethics form, it should be passed to the DREO for her approval.

SUPERVISOR *I hereby confirm that this proposal is of an appropriate academic standard to be forwarded to the Departmental Ethics Research Officer*

Supervisor name: Professor Jane Millar

Supervisor signature: [redacted] **Date: 15/3/2017**

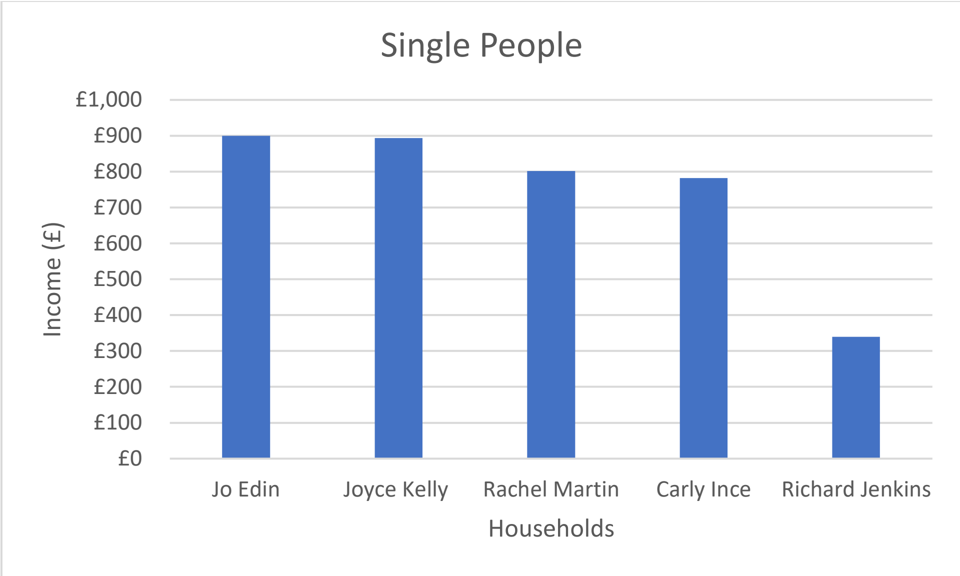
RESEARCH ETHICS OFFICER *I hereby confirm that this proposal is of an appropriate academic standard and is approved.*

Ethics Officer name: Dr Ana C. Dinerstein

Ethics Officer signature: [redacted] **Date: 20 March 2017**

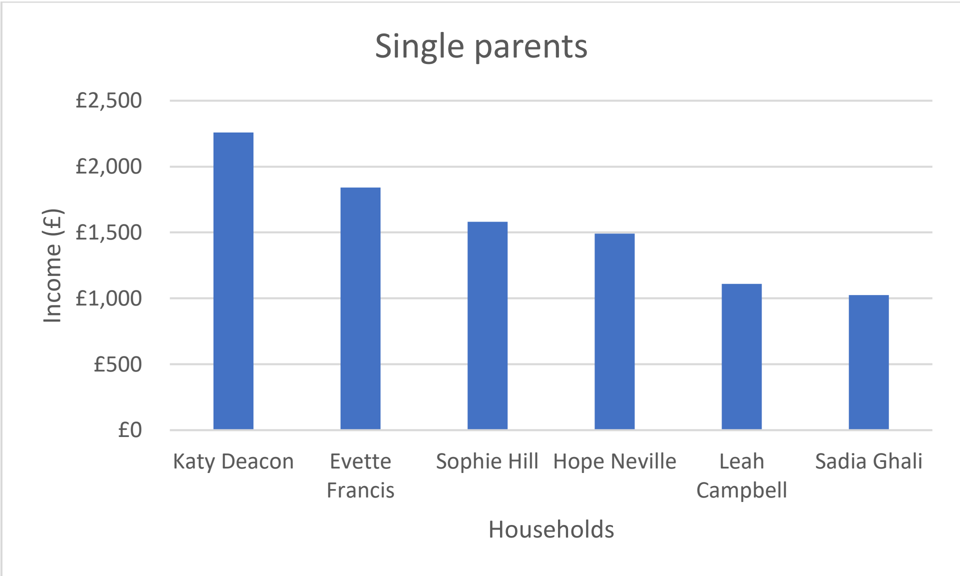
Appendix J: Income by household type

Figure 17: Income: single people



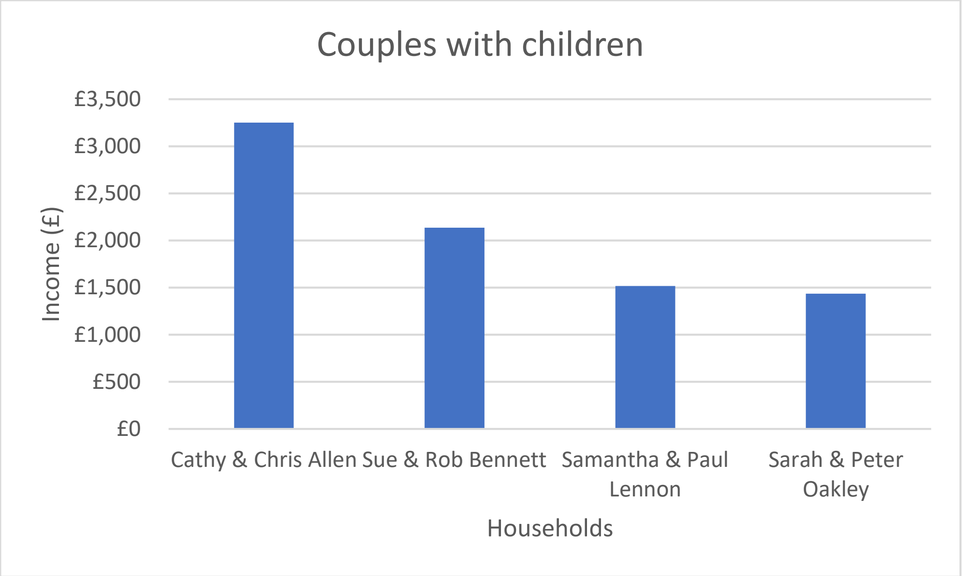
Source: Participant records

Figure 18: Income: single parents



Source: Participant records

Figure 19: Income: couples with children



Source: Participant records